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ABSTRACT

This high school curriculum on understanding taxes contains six units. An overview explaining the course's format includes purposes and objectives for each of the six units and summaries of the related video. Each lesson in a unit may contain information on history, civics/government, economics, consumer education, and business education. Each unit lesson contains some or all the following: purpose; objectives; materials; key terms; opening; development; conclusion; extension; overhead transparencies; student handouts; problems/quiz problems; forms; and evaluation forms. Unit one contains lessons on income tax and the individual taxpayer and taxpayer rights and responsibilities. Unit two contains three lessons: from W-4 to W-2, filing a return form 1040EZ, and form 1040A and beyond. Unit three's lesson is on state and local taxes. Lessons in unit four describe federal tax system evolution and making federal tax laws. Unit five includes four lessons on the topics of raising revenue, whether or not taxes can be shifted, how taxes influence behavior, and conflicting goals. Effects on different income groups and tax fairness are the lessons in unit six. Addresses and telephone numbers for the Internal Revenue Service Taxpayer Education Coordinators, information on teacher workshops, and ordering information are included. (NLA)

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UNDERSTANDING TAXES!

Internal Revenue Service

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UNDERSTANDING TAXES!

Dear Educator:

These are the materials you will need to update your Understanding Taxes Teacher's Resource Package for classroom teaching in 1992.

The printed materials for Unit 2 contain the information needed to teach students how to prepare basic Forms W-4, 1040EZ, and 1040A.

Updated software, which leads students through the process of completing the tax forms, is also enclosed. It is for use with IBM and Apple II-compatible computers. The software can be used along with Unit Two: "Understanding Tax Forms," or it may be used outside the classroom as a separate stand alone program for students' self-paced study. For those who may not have access to computers, this will not interfere with teaching the Understanding Taxes program in your classroom.

We hope you will find these materials helpful. Best wishes for a successful year in preparing and educating your students about their taxpayer rights and responsibilities.

Sincerely,

Stephen Buckles
President,
Joint Council on Economic Education

Michael F. Sullivan
Executive Director,
Agency for Instructional Technology

Phil Brand
Assistant Commissioner
(Taxpayer Services)
Internal Revenue Service

UNDERSTANDING TAXES!

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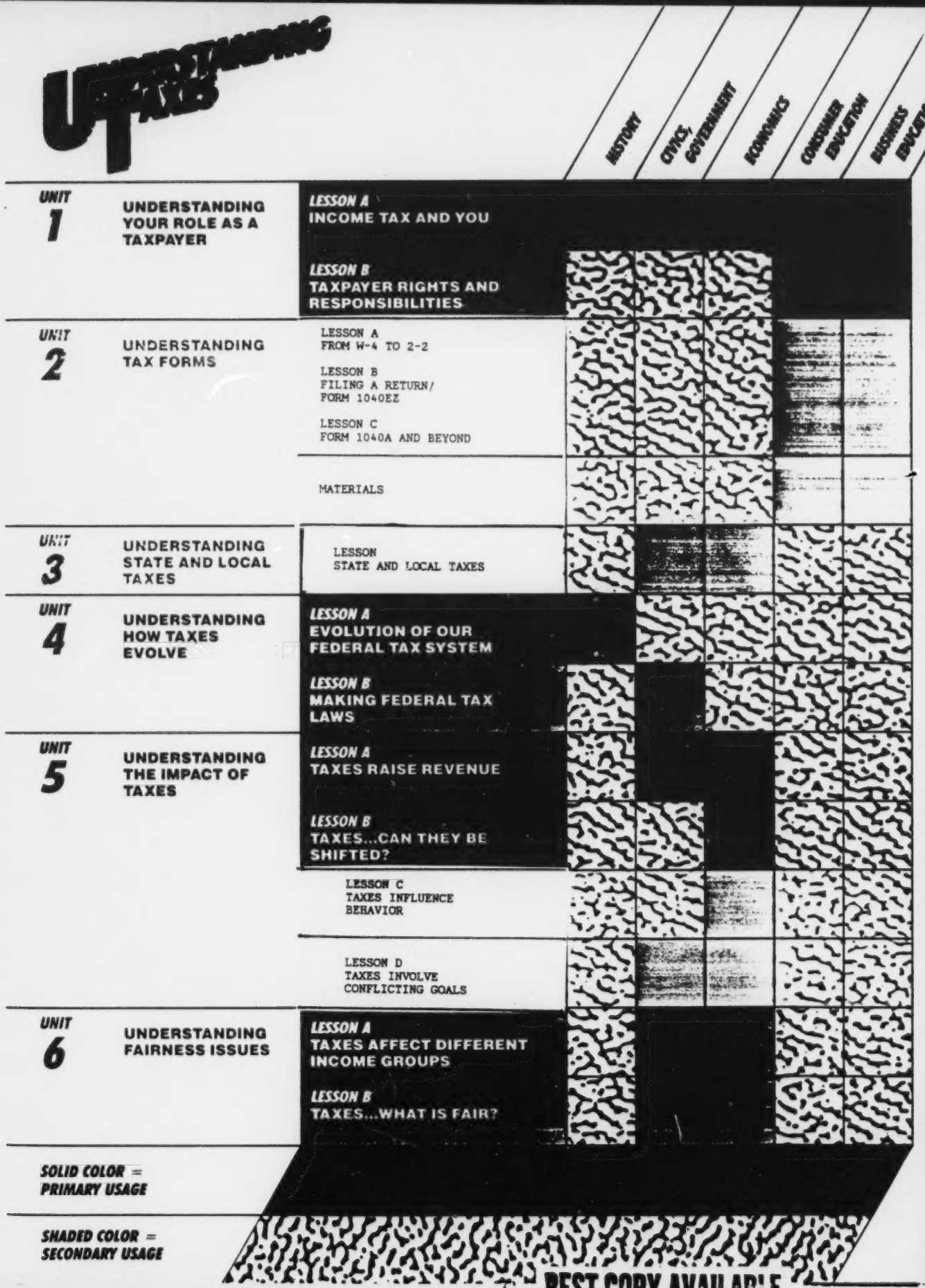

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UNDERSTANDING TAXES

OVERVIEW

This overview booklet explains the format of Understanding Taxes, a tax education program for high school students, and how it can be used in the classroom. It includes objectives for each of the six units (containing a total of 14 lessons) and synopses of the nine 15-minute video programs.

Understanding Taxes is color coded according to the matrix on the front cover of this booklet. While we encourage all educators to make use of as much of **Understanding Taxes** as possible, we are aware that curriculum requirements and time restrictions may limit some teachers to the use of one or two of the six units. The matrix should help to identify those units, or lessons within units, that most suit individual needs.

What is Understanding Taxes?

Understanding Taxes is a set of materials for high school students that explains the American tax system and offers specific instruction on completing tax forms. Six instructional units are broken down into 14 lessons; to support and extend the lessons, there are nine 15-minute video programs, a software program, student handouts, and overhead transparencies.

Who can use Understanding Taxes?

Understanding Taxes is designed for teachers of social studies, history, economics, government, civics, business, consumer education, home economics, and vocational/technical education – and any other teacher interested in helping students gain a fundamental understanding of the role taxes play in our political and economic system.

How should it be used in the classroom?

The materials can be used as a whole or in part, depending on classroom needs. Each of the 14 lessons is designed to stand alone – with its own list of objectives, supporting video programs, overhead transparencies, and student handouts. The Apple II-series software supplement is a self-paced exercise that gives students easy-to-follow directions on filling out basic tax forms. It has been designed as as companion piece to Unit Two: "Understanding Tax Forms," but it can also be used for independent study. Since the lessons have been designed to stand alone, they can be used in any order.

What is included in the Understanding Taxes package?

- Fourteen lesson plans, in six units, with objectives, video summaries, background information, discussion ideas, optional activities, and suggestions for effective use of videos and other components.
- Seventeen reproducible student handouts.
- Fourteen overhead transparencies.
- One videocassette containing nine 15-minute programs:
  - **Income Tax and You**
  - **Evolution of Our Federal Tax System**
  - **Making Federal Tax Laws**
  - **Taxes Raise Revenue**
  - **Taxes...Can They Be Shifted?**
  - **Taxes Influence Behavior**
  - **Taxes Involve Conflicting Goals**
  - **Taxes Affect Different Income Groups**
  - **Taxes...What is Fair?**
- One optional software supplement.

How are the video programs to be used?

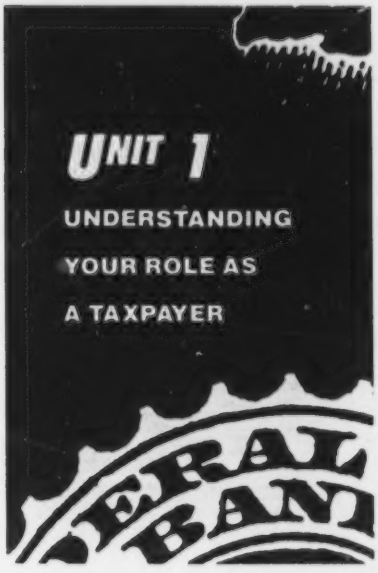
The nine programs have been designed to take complex tax-related topics and offer them in easy-to-understand dramatizations depicting real-life situations familiar to students. Each program stands on its own, but many of the terms and concepts introduced in the videos are explained in the student handouts or the overhead transparencies.

Each lesson plan offers suggestions on how to use the video applicable to that lesson as a focal point for classroom discussion. You can use some of the videos or all of them, depending on your classroom situation. (Schools are encouraged to make copies of the videos. The **Understanding Taxes** material was produced to enable unlimited copying and may be reproduced without royalty or fee.)

How does the software fit into the program?

The software has been designed for use with the Apple II-series equipment and comes on a single 5 1/4-inch, two-sided, floppy diskette. The programs on this diskette can be copied using any standard Apple-format copying program. (Be sure to copy **both** sides.) The self-paced program leads students through the process of filling out tax forms –from the W-4 and W-2 through the 1040EZ – the form they are most likely to use. Although able to stand on its own, the program can be used with Unit Two: "Understanding Tax Forms." Help screens are available at the touch of a key to define terms and explain the 1040EZ on a line-by-line basis. The software can be studied in a full, formal classroom setting or offered as individual study exercises outside the classroom.

Special note: The materials in *Understanding Taxes* are designed to be reproduced by users. You are encouraged to make as many copies of print materials, videos, and software as you need.



LESSON A
INCOME TAX & YOU

PURPOSE
To help students understand the importance of voluntary compliance with income tax laws and the consequences for citizens and society of noncompliance.

OBJECTIVES
Students will explain how income taxes provide revenue for goods and services that benefit the general public, including students.

Students will define noncompliance with federal income tax laws as illegal and list the results of noncompliance as:

- Loss of tax revenue
- A need for additional resources for enforcement
- Higher taxes for those who do comply

Students will identify the right of citizens to participate in the formulation of tax policy as well as the obligation of citizens to comply with tax policy decisions.

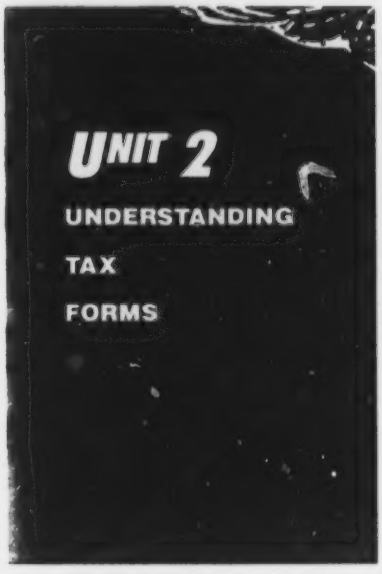
VIDEO SUMMARY
Seventeen-year-old Jake Daniels has calculated that with the income from his new job in a bicycle shop he can buy a car in time to take pretty fellow employee Samanthe to the harvest dance. But Jake's calculations failed to allow for taxes. With a newly discovered respect for the subject of taxes, Jake learns about the importance of voluntary compliance with income tax laws.

LESSON B
TAXPAYER RIGHTS AND RESPONSIBILITIES

PURPOSE
To help students understand that they have basic rights and responsibilities as taxpayers.

OBJECTIVES
Students will discuss the taxpayer's responsibilities related to filing a tax return.

Students will describe the taxpayer's rights to appeal IRS decisions.



LESSON A
FROM W-4 TO W-2

PURPOSE
To help students understand that taxpayers are responsible for paying income taxes as income is earned through withholding.

OBJECTIVES
Students will explain how taxpayers use Form W-4 to tell their employers how much to withhold from their pay for taxes.

Students will, given sufficient information, correctly complete Form W-4.

Students will identify the importance of the information contained in a Form W-2 received from an employer.

Students will describe the use of Form 1099-INT.

Students will decide, given sufficient information, whether someone is exempt from withholding; how many withholding allowances someone can claim; and whether someone can be claimed as a dependent on someone else's tax return.

LESSON B

FILING A RETURN/ FORM 1040EZ

PURPOSE

To help students understand that taxpayers voluntarily report their income to the government by "filing" a tax return, that there are several ways to do this, and that the simplest of these is using Form 1040EZ.

OBJECTIVES

Students will define the expression "filing a tax return."

Students will determine, given sufficient information, whether an individual is required to file a return.

Students will identify the specific tax return form that each of a selection of taxpayers should use.

Students will complete Form 1040EZ accurately.

LESSON C

FORM 1040A AND BEYOND

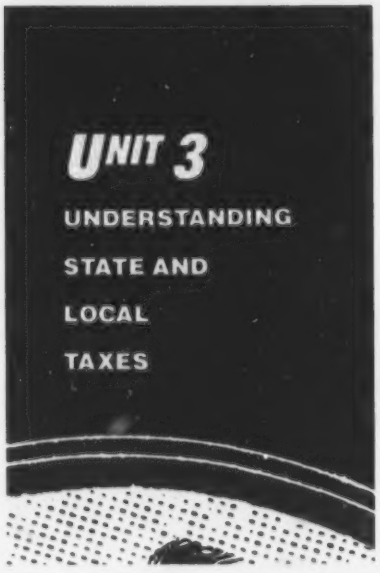
PURPOSE

To help students understand the correct use of Form 1040A and, in general, the purpose of Form 1040.

OBJECTIVES

Students will complete Form 1040A accurately.

Students will describe the function of Form 1040.



LESSON

STATE AND LOCAL TAXES

PURPOSE

To help students understand that state and local governments need revenue to provide goods and services for their residents.

OBJECTIVES

Students will list kinds of taxes collected by state and local governments and identify the nature of the taxes – consumption, income, or wealth.

Students will give examples of goods and services provided by state and local tax revenues.

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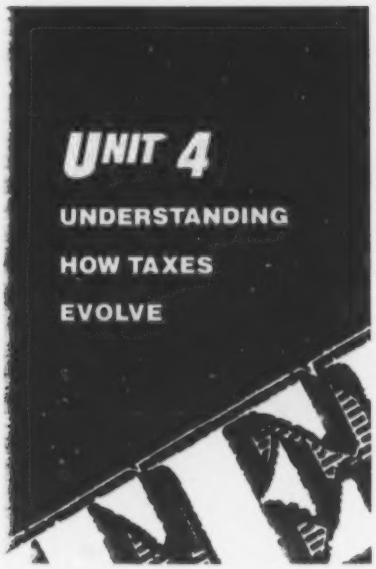

LESSON 1

EVOLUTION OF OUR FEDERAL TAX SYSTEM

PURPOSE

To help students understand the constitutional basis of our federal tax system and how it has evolved in response to three major themes in U.S. tax history.

OBJECTIVES

Students will explain that the federal government's authority to levy taxes is based on the Constitution and subsequent legislation.

Students will identify three major themes in the evolution of our federal tax system as:

- The need to raise revenue
- The desire to be fair to different income groups
- The desire to influence people's behavior toward socially desirable ends

Students will explain the significance of the following key developments in the evolution of our federal tax system:

- The enforcement of early excise taxes on whiskey
- The 16th Amendment to the Constitution
- The Social Security Act of 1935
- The adoption of income tax withholding during World War II
- The continuing use of tax deductions to encourage behavior such as home ownership and charitable contributions

VIDEO SUMMARY

This video features an imaginative use of sound effects, still photography, and costuming as our host takes us on a narrated tour of the history of our federal income tax system. As the host discusses important events in our tax history, from the taxes levied to pay for Revolutionary War debts to the tax reform laws passed in 1986, his office decor and costume, along with the sound effects coming in through an open window, change to reflect the era being discussed. The underlying themes of raising revenue, achieving fairness, and influencing behavior are stressed throughout.

LESSON 3

MAKING FEDERAL TAX LAWS

PURPOSE

To help students understand that enacting federal tax laws involves both formal and informal legislative procedures, based on the Constitution, that blend and balance various interests.

OBJECTIVES

Students will describe the formal process of enacting tax legislation, based on Article I of the Constitution and involving separation and sharing of powers among the two houses of Congress and the executive branch of government.

Students will describe the informal process for affecting tax legislation, based on the First Amendment to the Constitution, which guarantees the right of individuals to petition the government and its representatives.

Students will define federal tax policy as a compromise among varying interests of citizens and their representatives in government, who must balance their own views with those of their constituents and other government decision makers.

VIDEO SUMMARY

Teenagers Craig and Julie are friends with little in common other than their jobs at a dry cleaner and their concerns about how a new tax might affect their chances for a raise. Julie feels their boss should write his representative expressing objections to the proposed new tax. Craig insists that people can't influence legislation, especially tax legislation. After their local congresswoman makes a presentation to the student assembly, Craig grudgingly admits that Julie may be right.

UNIT 5

UNDERSTANDING THE IMPACT OF TAXES

LESSON A
TAXES RAISE REVENUE

PURPOSE
To help students understand that taxes are used to raise revenue and transfer resources from use by private individuals to use by various levels of government.

OBJECTIVES
Students will describe taxes as required payments that are used to raise revenues to obtain resources for local, state, and federal governments.

Students will explain how taxation reduces income that would otherwise be available to individuals to purchase goods and services for their personal use.

VIDEO SUMMARY
This program about a mother and daughter living in a rural area helps students understand that taxes are used to raise revenue and transfer resources from use by private individuals to use by various levels of government. The issue here is the use of county funds to repair a bridge needed by some of the county's residents. Jean debates at school with her friend Steve, and Jean's mother debates the issue at the county council meeting with Steve's father.

LESSON B
TAXES...CAN THEY BE SHIFTED?

PURPOSE
To help students understand that a tax levied on one person or group may ultimately be paid by others.

OBJECTIVES
Students will point out that all taxes are ultimately paid by individuals.

Students will define direct taxes and give an example of a direct tax.

Students will define indirect taxes and give an example of an indirect tax.

VIDEO SUMMARY
Alex Lopez learns that a tax levied on one person or group may ultimately be paid by others. Soon after he rents his first apartment, property taxes go up, and the landlady passes on part of the expense by raising Alex's rent. He works part-time for his sister Tricia, who explains that some taxes are direct (paid by those on whom they are levied) and others are indirect (shifted to others). Later, Alex works out a plan to pay his rent and at the same time help his landlady meet expenses.

LESSON C
TAXES INFLUENCE BEHAVIOR

PURPOSE
To help students understand that taxes and changes in tax laws influence people's behavior in ways that discourage or encourage certain activities.

OBJECTIVES
Students will describe how taxes on particular goods and services may discourage certain activities, since people can avoid the direct cost of these taxes by not buying or selling goods or services that are taxed.

Students will identify ways in which exemptions and deductions from general taxes encourage certain activities, since people can decide to engage more in the activities that are exempted.

VIDEO SUMMARY
When Carolyn helps her father start his own restaurant, she learns that taxes and tax reductions influence people's behavior – they discourage or encourage certain activities. For example, Carolyn learns how various tax deductions, credits, and exemptions, influence her father's decisions about hiring, restaurant location, and equipment. A bank loan officer explains the difference between a tax deduction and a tax credit.

UNIT 6

UNDERSTANDING

FAIRNESS

ISSUES

LESSON A
TAXES AFFECT DIFFERENT INCOME GROUPS

PURPOSE
To help students understand that taxes can have different effects on different income groups.

OBJECTIVES
Students will define and give an example of each of the following, using income as a measure of ability to pay:

- A progressive tax
- A regressive tax
- A proportional tax

Students will explain how a mixture of regressive and progressive taxes could combine to make our overall tax system roughly proportional.

VIDEO SUMMARY
Once upon a time, a small country was running out of money because the taxes levied did not bring in enough revenue. To solve the problem, the governor proclaimed that anyone who could come up with a workable tax system would be rewarded. One advisor proposed a tax that was regressive. Another advisor proposed a tax that was progressive. Finally, a young waitress proposed that both these taxes be combined to create a tax system that would be proportional. Taxes in the U. S. include regressive, progressive, and proportional taxes, resulting in a system that is, overall, roughly proportional.

LESSON B
TAXES...WHAT IS FAIR?

PURPOSE
To help students understand that it is difficult to get agreement on "What is a 'fair' tax?" because people have different values and priorities, but that two criteria that can be used to assess tax fairness are benefits received and ability to pay.

OBJECTIVES
Students will identify one criterion of tax fairness as benefits received.

Students will identify a second criterion of tax fairness as ability to pay.

Students will distinguish between wealth and income as measures of ability to pay.

VIDEO SUMMARY
The program's host explains two common criteria used to assess tax fairness: "benefits received" and "ability to pay." But applying these criteria is difficult because people have different values and priorities. Linda Arnold questions the fairness of paying the same gasoline tax as her more affluent neighbor, Mr. Sackler, while Mr. Sackler complains about paying property taxes to build schools even though he has no children. Clearly, trade-offs are inevitable.

LESSON D
TAXES INVOLVE CONFLICTING GOALS

PURPOSE
To help students understand that taxation involves a compromise of conflicting goals, and that people who make the same income may not pay the same amount of taxes.

OBJECTIVES
Students will give an example in which the goal of raising revenue conflicts with the goal of reducing taxes to encourage certain activities.

Students will point out that for a given level of government services, lower taxes for some groups (or activities) implies higher taxes for other groups (or activities).

Students will explain that as the result of special tax treatment of certain activities and different sources of income, people with the same income may pay different amounts of taxes.

VIDEO SUMMARY
Michael Simms wants to become a television news producer. When he loses his summer job as a TV intern due to a cutback in government funds, he does research for a story on taxes and learns that taxation often involves a compromise of conflicting goals and that people with the same income may not pay the same taxes. He finds, for example, that university housing is tax exempt, which is helpful for students but means less revenue for public goods and services. Tax reductions sometimes encourage individuals to start a business but may mean higher taxes for others with the same income.

UNIT 1

UNDERSTANDING YOUR ROLE AS A TAXPAYER

LESSON A INCOME TAX AND YOU

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PURPOSE

To help students understand the importance of voluntary compliance with federal income tax laws and the consequences of noncompliance for both citizens and society.

OBJECTIVES

Students will be able to explain how income taxes provide revenue for goods and services that benefit the general public, including students.

Students will identify the right of citizens to participate in the formulation of tax policy as well as the obligation of citizens to comply with tax policy decisions.

Students will define noncompliance with federal income tax laws as illegal, listing the results of noncompliance as:

- Loss of tax revenue
- A need for additional resources for enforcement
- Higher taxes for those who do comply.

MATERIALS

Video

"Income Tax and You."

Transparencies

Transparency 1A-1, "Federal Taxes and Spending," showing the federal government's income and expenses.

Transparency 1A-2, "State and Local Taxes and Spending," doing the same for state and local government.

KEY TERMS

Form W-4 (Employee's Withholding Allowance Certificate) – A form you use to tell an employer how many withholding allowances you can have, so the employer can figure the correct federal income tax to withhold.

Personal Income Tax – A tax based on the taxable income that people receive annually. Taxable income is less than total income due to exemptions, adjustments, and deductions.

Public Goods and Services – Goods and services that are provided by various levels of government.

Tax Liability – The total tax to be paid before any tax credits, tax withholding, or estimated tax payments are applied. Taxpayers meet (or pay) their federal income tax liability through withholding, estimated tax payments, and payments attached to the tax forms they file with the government.

Tax Withholding – Money deducted from a payment made to an individual (such as an employee's paycheck) and sent to the government to help meet the individual's tax liability. Employers withhold money for federal income taxes, federal social security taxes, and state and local income taxes in some states and localities.

Taxes – Required payments of money to governments, which are used to provide public goods and services.

Voluntary Compliance – A system of taxation that relies on individual citizens to report their correct income, calculate their tax liability, and file a tax return on time.

OPENING THE LESSON

Explain to students that this lesson is about one of the responsibilities implied by U.S. citizenship: paying federal income taxes.

Review the lesson's Key Terms with students. In particular, make sure students understand that the term "voluntary compliance" refers to a system of taxation, and not to the freedom of an individual to decide whether or not to pay taxes. (Unlike some taxes, such as sales taxes or property taxes, where the tax liability is calculated by others and the taxpayer is presented with a bill, the federal income tax system relies on individual citizens to report their income, calculate their tax liability, and file a tax return on time.) Ask students to look for examples of voluntary compliance and noncompliance in the video.

View "Income Tax and You":

- In this video, 17-year-old Jake Daniels has a problem. Jake thought that the income from his new part-time job in a bicycle shop would be enough to buy a car in time to ask fellow employee, Samanthe, to the harvest dance. However, Jake forgot to allow for the taxes that are withheld from his paycheck. He questions why he should have to comply with the tax laws.
- Jake's mother, a social studies teacher, helps Jake understand the importance of voluntary compliance and how people benefit from the taxes they pay. As he bicycles to work, Jake imagines his town without many of the goods and services tax revenues provide.
- Samanthe's next-door neighbor, Don Larson, manages Congresswoman March's district office. He helps Jake and Samanthe understand the consequences when people don't comply with tax laws. First, it's illegal, and individuals who don't comply run the risk of punishment. Second, everyone suffers because noncompliance means there is less revenue for goods and services and more revenue has to be spent on tax enforcement. Finally, if we all comply, everyone's share is smaller. Mr. Larson also points out that people have a constitutional right to try to influence tax policy. In fact, many of Congresswoman March's constituents try to influence her views on taxes.
- Henry, assistant bicycle shop manager and rival for Samanthe's affections, offers to help Jake get a job with a contractor who illegally pays "under the table" and

doesn't withhold income taxes. The contractor doesn't report his employee's earnings. Jake resists the temptation and stays at the bicycle shop. He is rewarded when Samanthe agrees to go to the dance with him — even without a car.

DEVELOPING THE LESSON

Review the video's content using questions such as:

1. What specific taxes were withheld from Jake's paycheck? (federal income tax, social security tax, and state income tax.)

2. What are some of the goods and services that Jake's taxes (and yours) help support? (A few examples are roads and highways, national defense, social security benefits, salaries for public school teachers, national parks, public swimming pools and museums, and police and fire protection.)

3. Jake's mother said that voluntary compliance implies specific responsibilities for taxpayers. What are they? (To fill out tax returns honestly, send them in on time and pay any tax due.)

4. Jake's mother said that everyone has a right to influence tax policy. What were some ways she suggested? (Write or talk to people who make tax policy. Join with others in groups to try to influence tax policy.)

5. Why did Henry suggest working for the contractor "under the table" instead of for a regular paycheck? (There would be no record of the payment and no tax would be withheld.) Is this voluntary compliance? (No.) Is it legal? (No.)

6. What did Mr. Larson say the consequences are if people don't comply with the tax laws? (Individuals run the risk of punishment. Society suffers a loss of revenue. Additional resources are needed for enforcement. Taxes are higher for those who comply.)

7. What can individuals do to try to change tax policies they don't like? (They can contact elected representatives and join groups that try to influence tax policy.)

8. Do individuals have an obligation to pay taxes they don't like? (Yes. Citizens have to obey the law until it is changed.)

As a class, generate two lists. One list should be of public goods and services that students use every day. The other list should be of public goods and services that students use occasionally. How many of the items on the lists did not exist in 1900? Would students rather pay lower taxes and do without these services or pay higher taxes and have these services available?

Use transparency 1A-1, "Federal Taxes and Spending," to review the main sources of federal tax revenue and the main categories of federal government spending. Have students give examples of specific programs in each category. This transparency can be used to make the point that the federal income tax is only one of several federal taxes.

Use transparency 1A-2, "State and Local Taxes and Spending," to review the main sources of state and local tax revenue and the main categories of state and local spending. Again, you may wish to have students give examples of programs in each category, and it might be interesting to have students compare and contrast the main types of state and local taxes with the main types of federal taxes.

Note: These two transparencies can also be used with other video lessons – particularly Unit Four, Lesson A: "Evolution of Our Federal Tax System" and Unit Five, Lesson A: "Taxes Raise Revenue."

CONCLUDING THE LESSON

Lead a class discussion about the following quotations. Students should 1) say what they believe the statement means; 2) say whether they agree or disagree with the statement; and 3) explore possible relationships between the statements:

1. "Nothing is inevitable but death and taxes." — Benjamin Franklin (1789)

2. "The art of taxation is to pluck the goose without making it squawk." — Colbert (paraphrased) 1778

3. "The only good tax is an old tax."

4. "Taxes are what we pay for civilized society." — Oliver Wendell Holmes, Jr. (1904)

The general points here are 1) taxes are compulsory, and they take income away from individuals in order to pay for goods and services provided by government agencies at all levels; 2) everyone benefits to some degree from government actions and policies, but these programs take resources and they must be paid for; and 3) in a democratic society, decisions about taxes are made through the political process. Older taxes are accepted more readily than new ones because taxpayers are used to paying old taxes — even if they are no more equitable or efficient.

EXTENDING THE LESSON

Have students examine the historical background of the current withholding system. It was instituted during World War II. Why? How does the government benefit from the withholding system? How do individuals benefit?

Invite a tax practitioner or a representative of the Internal Revenue Service to speak to your class on the importance of voluntary compliance.

Students might wish to explore historical examples of groups who practice noncompliance for religious or ideological reasons. What is the difference between a "tax protester" and a "tax evader"?

Invite a member of your municipal government to help your class develop a list of local goods and services that are available because of tax revenues. How many of these are assisted by grants from the federal government?

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OBJECTIVES

Students will discuss the taxpayer's responsibilities related to filing a tax return.

Students will describe the taxpayer's rights to appeal IRS decisions.

MATERIALS

Transparency

Transparency 1B, "Processing Tax Forms," showing the processing of a tax form, from its receipt by the taxpayer through possible examination by IRS and appeal to Tax Court.

Handouts

Handout 1B-1, "Processing Your Tax Return," with which students may survey taxpayer knowledge or misinformation about the work of the IRS through the use of a true/false quiz.

Handout 1B-2, "Case Study: The Carpenters," to be used to trace the progress of a tax return including the issue of taxpayer rights under examination.

KEY TERMS

Levy – Imposing and collecting a tax by seizing property (including cash wages) to satisfy a legal judgment.
Lien – A public notice of a claim on the property of another as security against the payment of a debt.

OPENING THE LESSON

Distribute copies of handout 1B-1, "Processing Your Tax Return," a true/false quiz about how the IRS processes tax returns. The answers are found at the end of this teacher's guide. Ask students to take the quiz home and use it to survey family's and friends' understanding.

DEVELOPING THE LESSON

List the following responsibilities for students to discuss:

1. Each taxpayer is responsible for filing a return as the law requires.

2. Each taxpayer is responsible for obtaining the forms and instructions appropriate to his or her own tax situation.

3. Each taxpayer is responsible for the accuracy and completeness of his or her return.

4. Each taxpayer is responsible for filing on time with his or her regional IRS Service Center.

Points to Cover

1. Filing a return. To file a federal income tax return, a taxpayer must use Form 1040EZ, 1040A, or 1040. Form 1040EZ is the simplest and most appropriate form for most of your students, because most are single and have limited sources of income.

During the calendar year, employers withhold tax from employees' paychecks. Some taxpayers pay estimated taxes. Both procedures are part of our pay-as-you-go tax system, and represent payments toward an estimated tax liability. Actual tax liability is figured on a tax form, which is generally filed on or before April 15 of the following year. In this way, the taxpayer determines whether additional tax is owed or an excess tax payment is credited to the taxpayer's account.

2. Obtaining forms and instructions. Tax forms and publications may be ordered by calling the IRS toll-free at 1-800-829-3676. A first-time filer may obtain forms at libraries, banks, post offices, or an IRS office. After that first filing, the IRS sends the taxpayer a forms package with instructions each year. Each package is based on the selection of forms the taxpayer submitted the previous year.

IRS offers many free publications to help taxpayers. Separate publications give detailed information about allowable deductions, moving expenses, child and dependent care expenses, recordkeeping, and other topics. IRS Publication 17, Your Federal Income Tax, provides comprehensive information of interest to most taxpayers.

3. Accuracy and completeness of the return. Even if a paid preparer or volunteer income tax assistor completes the actual forms, the taxpayer is responsible for any errors or misrepresentations in the forms. If additional tax, interest, or penalties are due, the taxpayer must pay them. The taxpayer is also responsible for keeping a copy of the return and maintaining other records — receipts, cancelled checks, and other verification of income and deductible expenses. Having a copy of any tax return can help when a student applies for financial aid to attend college. Many colleges require either a copy of the tax return or information from the tax return. It takes 6 to 8 weeks to obtain a copy from IRS.

4. Filing on time. A calendar year return must be filed by April 15, unless April 15 falls on a Saturday, Sunday, or legal holiday. Late returns may accumulate penalties. Returns must be sent to the taxpayer's regional IRS Service Center as listed in the instructions.

Use transparency 1B, "Processing Tax Forms," to introduce a discussion of taxpayer rights. The transparency charts the processing of a tax form, from its receipt by the taxpayer through its filing and examination. Throughout, the taxpayer has two basic rights: the right to privacy of tax information and the right to appeal IRS-proposed adjustments to a return.

To trace the progress of a tax return, you may use the case study in handout 1B-2.

ENDING THE LESSON

Your students may have further questions about tax examinations. What would have happened to Nancy and Jeff had they been unable to reach agreement with the IRS? What if repeated appeals had failed? What about people who neglect to pay the taxes they owe? Point out that if Tax Court decisions or other circumstances result in a tax bill, it is the taxpayer's responsibility to pay the bill or to confer with IRS. If students have questions about the final resolution of such problems, tell them about IRS Collection. IRS Collection has the legal power to collect unpaid taxes by filing a federal tax lien (a public notice that the federal government has a legal interest in someone's property) or by levying on the taxpayer's property. (A levy is the taking of property to satisfy taxes owed. A levy can be made on wages, bank accounts, cars, or other property. The IRS has the legal authority to sell the property to pay the tax, if necessary.) IRS Collection will take lien or levy actions only as a last resort. Before taking any of these steps, a revenue representative or officer will try to contact the taxpayer to make arrangements for payment. The law requires that each taxpayer meet his or her tax liability.

EXTENDING THE LESSON

To encourage voluntary compliance and accurate completion of forms, IRS supplies millions of copies of publications that contain answers to specific questions. Ask students to request at least one such publication by calling the previously mentioned toll-free forms order line and to use the publication to research an answer to a tax question. See Publication 910, **Guide to Free Tax Services**, for a complete list of available publications. Successful students will be more likely to repeat the process when they become taxpayers.

Answers to handout questions

1. **True.** The peel-off label and the envelope provided by the IRS are designed to speed the processing of returns. The coded label prevents errors in your name and social security number that could delay your refund. The special envelope is designed to be opened quickly at the IRS Service Center, and is preaddressed to ensure that it arrives at the correct destination. There is no information on either the label or envelope that would cause a tax return to be selected for examination.

2. **False.** The IRS telephone system is not used to screen taxpayers for future tax examinations. The calls may be monitored, but only to make sure you receive accurate and courteous responses to your questions. No record is kept of a caller's name.

3. **True.** All IRS employees work for a salary. The money they collect has no effect on their paychecks.

4. **True.** The date you mail your return has no effect on whether or not your return will be selected for examination. The sophisticated computer system that selects returns for examination gives the same treatment to all returns regardless of when they are filed.

5. **False.** IRS personnel will give you the benefit of all allowable deductions you make known to them. They will also advise you concerning other adjustments or credits to which you may be entitled. If facts and figures remain the same, the tax will be identical no matter who prepares the return.

6. **False.** There are three possible results of an examination: more tax, less tax, or no change to your tax. Since most returns are selected for examination because there is a good probability of additional tax, many examinations do result in increased tax. However, many taxpayers come away from an examination with an additional refund or with no change at all.

7. **False.** If the IRS makes an error, bringing the error to the IRS's attention usually brings a correction. However, if your attempts to correct the error fail, you should contact the Problem Resolution Office by calling the IRS, asking specifically for that office. The office will make sure your problem receives proper attention.

8. **True.** The IRS makes a special effort not to examine returns of the same people repeatedly. In fact, the IRS has a program called the Repetitive Examination Procedure designed to ensure that no taxpayer is examined for two consecutive years on the same issue, if the first examination resulted in no change in tax.

9. **False.** If you receive a notice from the IRS that you owe money, don't ignore it, even if you can't pay right away. Call your IRS office to discuss the possibility of making installment payments. The IRS only seizes property or places levies on wages as a last resort. Taxpayers should always file on time, even if they cannot pay, and should contact the IRS about payment arrangements when the balance due notice arrives.

TRANSPARENCY 1A-1

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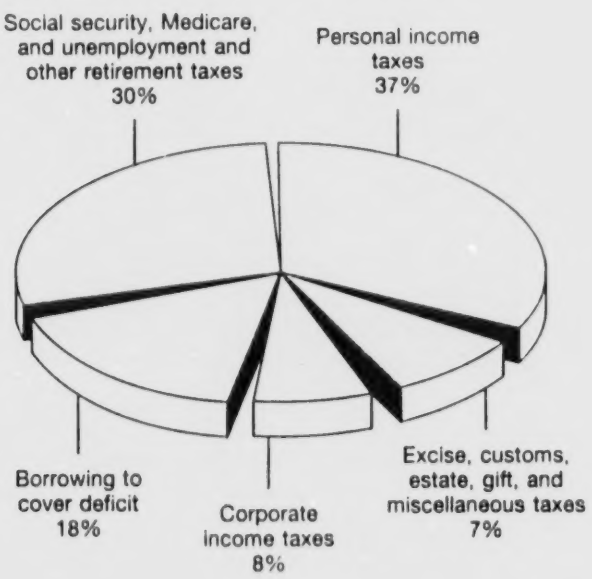
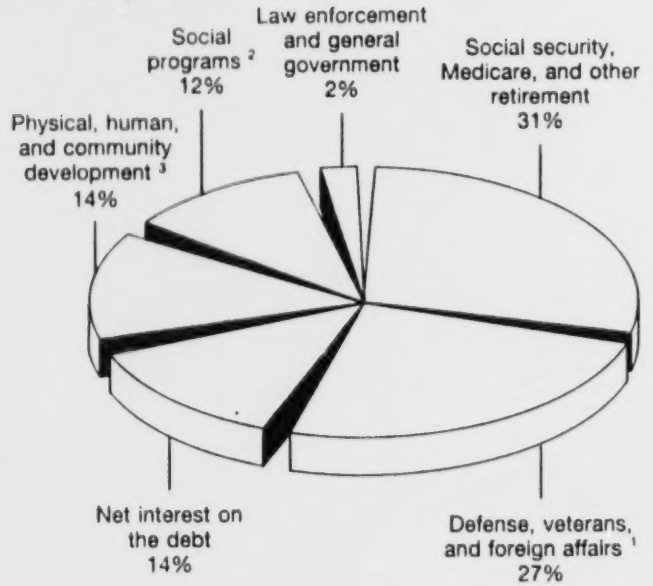
FEDERAL TAXES AND SPENDING, 1990

The Government Dollar

Where the Income Came From:


Social security, Medicare, and unemployment and other retirement taxes 30%
Personal income taxes 37%
Borrowing to cover deficit 18%
Corporate income taxes 8%
Excise, customs, estate, gift, and miscellaneous taxes 7%

What the Outlays Were:


Social programs [2] 12%
Law enforcement and general government 2%
Social security, Medicare, and other retirement 31%
Physical, human, and community development [3] 14%
Net interest on the debt 14%
Defense, veterans, and foreign affairs [1] 27%

[1] About 23% was for defense; 2% was for veterans benefits and services; and 1% was for foreign affairs including military and economic assistance to foreign countries and the maintenance of U.S. embassies abroad.

[2] About 7% was spent to fund Medicaid, food stamps, aid to families with dependent children, supplemental security income, and related programs. About 5% was spent for health research and public health programs, unemployment compensation, assisted housing, and social services.

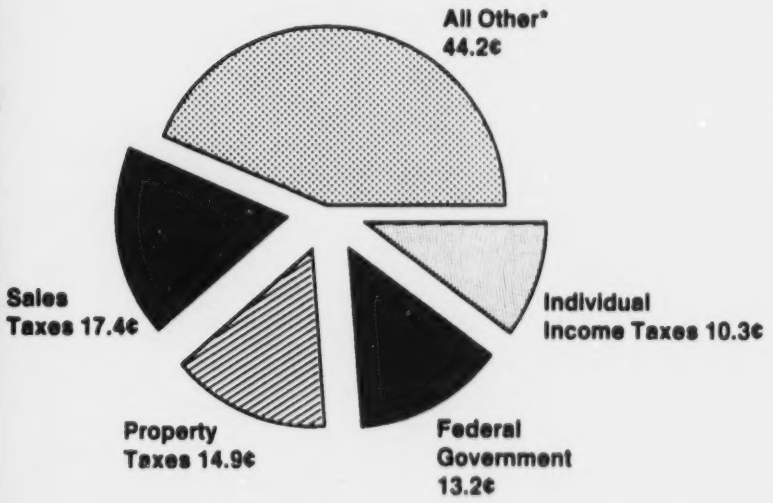
[3] This category consists of agricultural programs; natural resources and environmental programs; transportation programs; aid for elementary and secondary education and direct assistance to college students; job training programs; economic development programs including deposit insurance; and space, energy, and general science programs.

TRANSPARENCY 1A-2

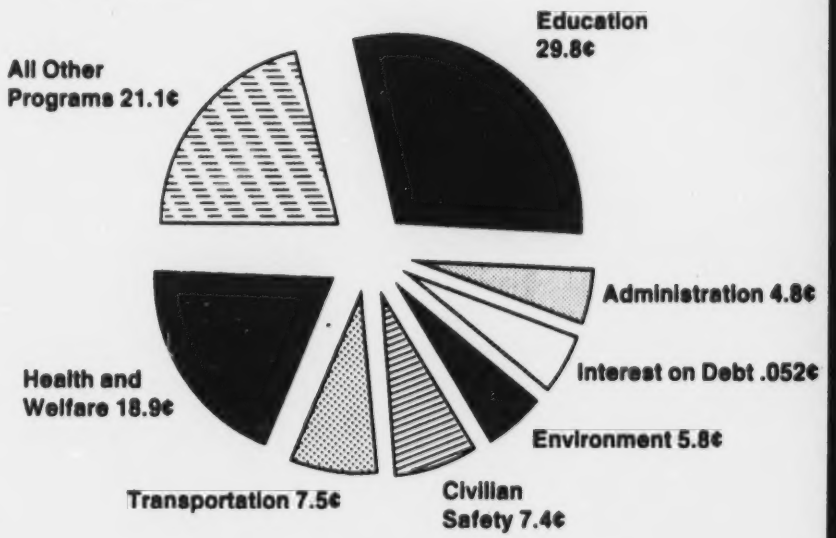
STATE AND LOCAL TAXES AND SPENDING, 1989

The State and Local Dollar

Where it came from:



Where it went:



* Includes other taxes, changes, misc. revenue, utilities, liquor stores, and insurance trust revenues.

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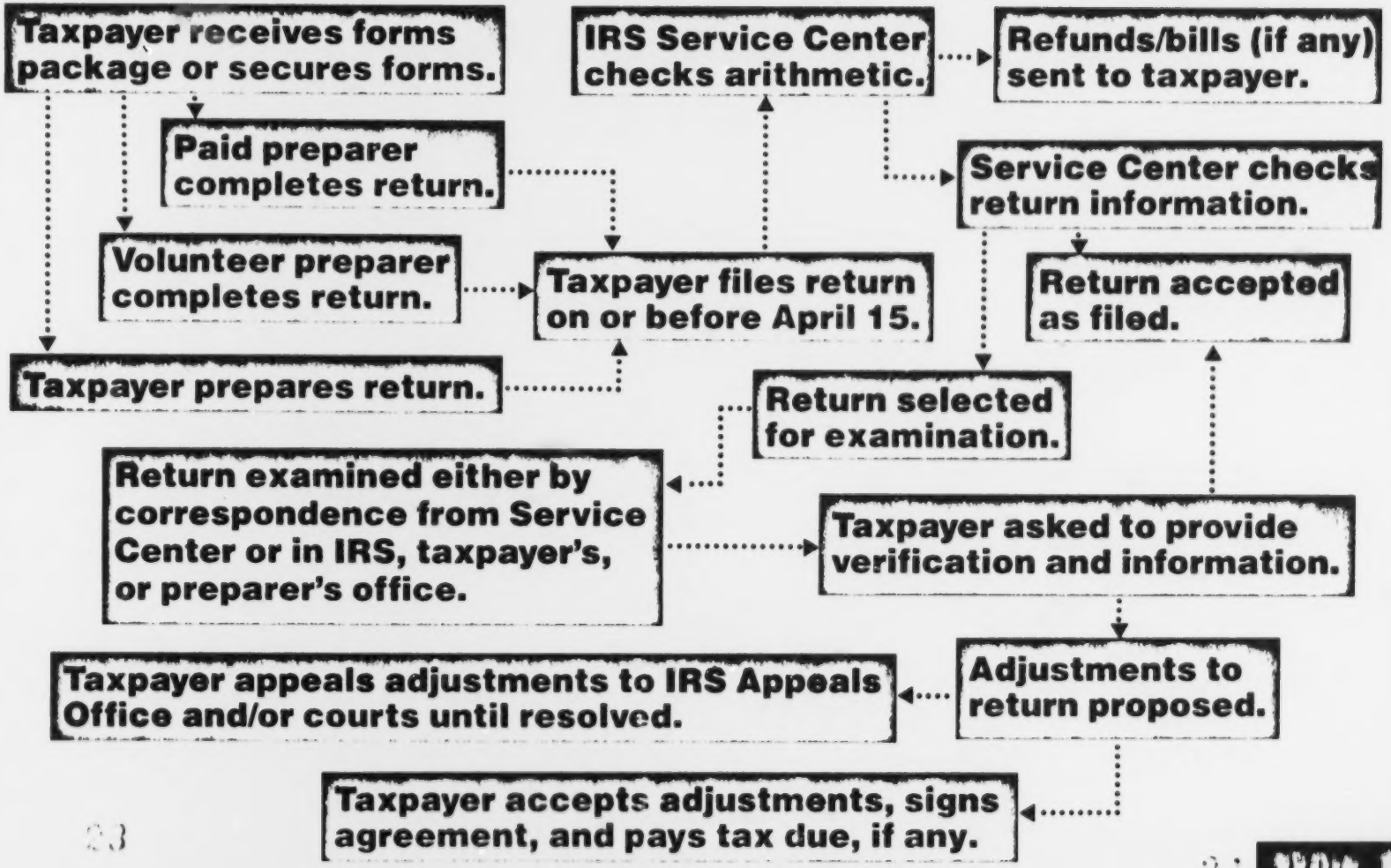
PROCESSING TAX FORMS

TRANSPARENCY 1B


Taxpayer receives forms package or secures forms.
Paid preparer completes return.
Volunteer preparer completes return.
Taxpayer prepares return.
Taxpayer files return on or before April 15.
IRS Service Center checks arithmetic.
Refunds/bills (if any) sent to taxpayer.
Service Center checks return information.
Return accepted as filed.
Return selected for examination.
Return examined either by correspondence from Service Center or in IRS, taxpayer's, or preparer's office.
Taxpayer asked to provide verification and information.
Adjustments to return proposed.
Taxpayer appeals adjustments to IRS Appeals Office and/or courts until resolved.
Taxpayer accepts adjustments, signs agreement, and pays tax due, if any.

STUDENT HANDOUT 1B

Processing Your Tax Return

Read the statements below. If a statement is true, write T in the blank to the left; if the statement is false, write F.

_____ 1. Using the peel-off label and coded envelope from your tax package may speed up your refund.

_____ 2. If you call IRS, the call may be recorded and your return may be marked for examination.

_____ 3. IRS agents and revenue officers work on salary – that is, they don't receive any percentage of the money they collect from delinquent taxpayers.

_____ 4. Whether you file your return early or at the last minute doesn't affect the chance of having your return selected for examination.

_____ 5. If IRS representatives assist you with your return, they won't allow deductions that others would, and your tax will be more.

_____ 6. You will definitely owe more tax if your return is examined.

_____ 7. When IRS makes a mistake, it never gets corrected.

_____ 8. If your tax return is examined once, it is less likely to be examined year after year.

_____ 9. If you owe taxes and cannot pay right away, the IRS will seize all your property.

UNIT 1 **UNDERSTANDING TAXES!** **EVALUATION FORM**

Name: _____

School name: _____

School address: _____

City: _____ State: _____ Zip: _____

Please indicate your choice by filling in the appropriate box with a #2 pencil.

1. How would you rate the treatment of the subject matter in this unit?
   - thorough
   - adequate
   - too brief
   - inadequate

2. How would you rate student interest in this unit?
   - high
   - good
   - fair
   - poor

3. After working with this unit, how would you rate the students' knowledge of the subject matter?
   - greatly improved
   - much improved
   - somewhat improved
   - not improved

4. In what class did you use this unit?
   - economics
   - business ed.
   - vocational ed.
   - home ec./consumer ed.
   - civics/government
   - other

5. With what grade did you use this unit?
   - 7 or 8
   - 9
   - 10
   - 11
   - 12

6. With how many students did you use this unit?
   - fewer than 30
   - 30-50
   - 51-75
   - 76-100
   - 101-200
   - more than 200

Paperwork Reduction Act Notice
We ask for this information so that we may review this Taxpayer Education program and revise it in the future. Your response is voluntary.

OMB No. 1545-0799 Expires 11-30-96

UNIT 1 **UNDERSTANDING TAXES!** **EVALUATION FORM**

Name: _____

School name: _____

School address: _____

City: _____ State: _____ Zip: _____

Please indicate your choice by filling in the appropriate box with a #2 pencil.

1. How would you rate the treatment of the subject matter in this unit?
   - thorough
   - adequate
   - too brief
   - inadequate

2. How would you rate student interest in this unit?
   - high
   - good
   - fair
   - poor

3. After working with this unit, how would you rate the students' knowledge of the subject matter?
   - greatly improved
   - much improved
   - somewhat improved
   - not improved

4. In what class did you use this unit?
   - economics
   - business ed.
   - vocational ed.
   - home ec./consumer ed.
   - civics/government
   - other

5. With what grade did you use this unit?
   - 7 or 8
   - 9
   - 10
   - 11
   - 12

6. With how many students did you use this unit?
   - fewer than 30
   - 30-50
   - 51-75
   - 76-100
   - 101-200
   - more than 200

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We ask for this information so that we may review this Taxpayer Education program and revise it in the future. Your response is voluntary.

OMB No. 1545-0799 Expires 11-30-96

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IN THE
UNITED STATES

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POSTAGE WILL BE PAID BY IRS

Internal Revenue Service
UNDERSTANDING TAXES
P.O. BOX 1400K
DAYTON, OH 45414

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IF MAILED
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FIRST CLASS PERMIT NO. 12686 WASHINGTON, DC

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Internal Revenue Service
UNDERSTANDING TAXES
P.O. BOX 1400K
DAYTON, OH 45414

UNIT 2

UNDERSTANDING TAX FORMS

IMPORTANT:

These materials are designed for ease of use and flexibility in a variety of classrooms. They should be sufficient for your students to understand the common features of the common forms. Some issues unlikely to affect your students are not treated in full here, in order to keep the materials simple and easy to use. Additional sources of information about issues not covered here are the actual instructions for the federal tax forms and Publication 17, Your Federal Income Tax. You may request these materials from the Internal Revenue Service by calling 1-800-829-3676.

OVERVIEW

Unit Two of Understanding Taxes is the "how-to" section of the program. It is designed to give you and your students the materials and information you need to understand the most common forms taxpayers use to comply with federal tax laws. Unit Two contains a wide variety of materials — more than any other Understanding Taxes unit. These include:

- This 24-page teacher's guide;
- A software supplement for Apple II computers or IBM-compatible computers; and
- A separate folder containing:

1. Seven transparencies.
2. Eighteen pages of sample forms.
3. Two pages of Tax Tables.
4. Fifteen handouts.

Like the other teacher's guides in **Understanding Taxes**, this one contains lesson plans for the unit's three lessons. It also contains reduced-size versions of tax forms showing the solutions to the problems presented in each lesson.

The software supplement contains a self-paced, interactive guide that takes students through filling out Form W-4, understanding Form W-2, and completing Form 1040EZ.

Reproducible handouts include flowcharts and instructions for deciding important (and frequently confusing) questions that arise in dealing with tax forms, and simple, step-by-step guides to completing Form 1040EZ and Form 1040A.

The transparencies contain the most important forms in a format that allows you to project them for an entire class, fill them in with an erasable marker, and reuse them as often as you like. The actual sample tax forms can be photocopied to yield classroom quantities.

THE SOFTWARE SUPPLEMENT

The software supplement for the Understanding Taxes Program is designed to lead one user at a time through the steps in filling out a Form W-4 correctly, finding the most important information on the Forms W-2 he or she receives from employers, deciding which federal income tax return form to use, and actually completing Form 1040EZ, the simplest of the tax forms.

Use of the software supplement is optional. In general, the software contains the simplest, most "friendly" introduction to filling out tax forms. Use the software to introduce each student separately to the concepts, then follow up with pencil and paper materials. Or introduce the pencil and paper materials first, and use the software as a remedial aid for students who have difficulty. Be sure to preview the software yourself before offering it to a student.

The Apple software will run on any Apple II+, IIe, IIc, or GS computer. The diskette contains programming on both sides, and you will be reminded when it should be turned over. You may make copies of this diskette. Use any standard copying program; be sure to copy both sides.

The IBM-compatible software will run on any IBM-compatible computer. This diskette is double-sided, double-density, and can be copied like any other MS-DOS diskette, using any standard copying program or you may use this program to copy this diskette.

PURPOSE

To help students understand that taxpayers are responsible for paying income taxes as income is earned through payroll withholding.

OBJECTIVES

Students will explain how employees use Form W-4 to tell their employers how many withholding allowances they are claiming.

Students will, given sufficient information, correctly complete Form W-4.

Students will identify the importance of the information contained in a Form W-2 received from an employer.

Students will describe the use of Form 1099-INT.

Students will decide, given sufficient information, whether someone is exempt from withholding; how many withholding allowances someone can claim; and whether someone can be claimed as a dependent on someone else's tax return.

MATERIALS

Forms

- Form W-4, front and back.
- Form W-2.
- Form 1099-INT.

Transparencies

- Transparency 2A-1, "Form W-4," front.
- Transparency 2A-2, "Form W-4," back.

Handouts

- Handout 2A-1, "Are You Exempt from Withholding?"
- Handout 2A-2, "The Dependency Tests."
- Handout 2X-1, "Problems."
- Handout 2Q, "Quiz."

Software Supplement (optional)

- Section B, Tax Withholding and Form W-4.
- Section C, From Form W-4 to Form W-2.

KEY TERMS

Dependent – A person who relies on someone else for support, etc. A dependent generally may not be the taxpayer or his or her spouse. A taxpayer may claim an exemption for a dependent if the dependency tests are met. There are five dependency tests: Income, Citizen or resident, Married person, Relationship, and the Support test.

Earned Income – Income, such as wages, salaries, tips, net earnings from self-employment income, employee compensation, or anything of value (money, goods, or services) received for personal services.

Gross Income – All income you received in the form of money, goods, property, and services that is not exempt from tax by law.

Interest Income – Income received from savings accounts or from lending money to someone else.

Tax Withholding – Money that an employer withholds from an employee's wages and that the employee applies against tax liability.

Unearned Income – Income received due to savings, investments, rentals, etc., where no personal services are performed.

Withholding Allowance – Claimed by an employee on Form W-4. An employer uses the number of allowances claimed, together with income earned and marital status, to determine how much income tax to withhold from wages.

OPENING THE LESSON

Three main concepts lie behind the use of the forms discussed in this lesson. (Each concept is touched on elsewhere in Understanding Taxes.) Write the following statements on the chalkboard:

1. Compliance with tax laws in the U.S. is voluntary.

2. The federal income tax is a pa as-you-go system.

3. The taxpayer decides how mu an employer withholds for federa income taxes.

Have students discuss each of th statements. To ensure that the st dents understand these importan concepts underlying our federal t system, the following points shou be made during the discussion:

Points to Cover

- **Compliance.** The responsibility for meeting the requirements of the law is left to the taxpayer. Tl entire federal income tax syster is based on trust — trust in citizens to know their responsibiliti and to do what needs to be done Taxpayers follow the steps the t system suggests (in other words they "comply") on their own — voluntarily.
- **Pay-As-You-Go System.** Income tax is tax you pay on anything of value (money, goods, and services) that you earn or receive from others that is not exempt by law. Federal income tax is due when the income is earned or received – not just at the end of the year. As you receive a paycheck, a certain amount of your pay is kept by your employer and forwarded to the federal government. This money is applied toward the income tax you owe. This is called "tax withholding."
- **Withholding.** The taxpayer, through voluntary compliance, decides how many allowances he or she can claim for withholding purposes. The employer uses this information in figuring the correct amount to withhold from the employee's wages. Withholding serves the taxpayer's interest. Without it many people would be unable to save enough money to pay their income taxes all at once. Government services might be much less dependable if everyone paid taxes at the same time.

DEVELOPING THE LESSON

Introduce Form W-4 by handing out copies made from the sample form or by projecting transparency 2A-1. Go over the form with students, pointing out the following:

- Only the small section at the bottom of the form is actually given to the employer.

- The rest of the form consists of instructions and "worksheets" to help the employee determine his or her withholding allowances.
- Form W-4 can be used by all employees whether their tax situation is simple or complex. So there are some worksheets on the form that most students do not need.
- Each person uses a separate Form W-4. If you have a working spouse or have more than one job, figure the total number of allowances you are entitled to claim on all jobs (including your spouse's) using the worksheets from only one Form W-4.

The following sequence of activities demonstrates how to complete Form W-4, using copies made for students and/or the projected transparency.

1. Fill in lines 1 (name and address) and 2 (social security number). This is a good time to point out the importance of accuracy. If any student does not have a social security number, tell him or her to apply for one, using Form SS-5, available from your local Social Security office by calling 1-800-234-5772.

2. Before proceeding, look at the question of whether some students might be exempt from withholding. Your resources for discussing this issue are the instructions for Form W-4 and handout 2A-1, "Are You Exempt from Withholding?" which guides the student step-by-step through the decision-making process. (Section B of the software supplement also addresses this issue.) Exempt students would complete only lines 1, 2, and 6 of Form W-4.

3. Next, students will have to think about the number of allowances they claim. You may use the worksheet on the front of Form W-4 or the optional software to help them. Explain that the additional worksheets on the back of Form W-4 are used by taxpayers with complex situations. You may have students who should use the "Two-Earner/Two-Job Worksheet." A sample copy of the back of the form is supplied for you to share with such students.

4. In the course of counting their allowances, students may have to learn the meaning of "dependent" as it is used on federal tax forms. To help them, use handout 2A-2, "The Dependency Tests," which guides the student through the five tests for dependents. These dependency tests are important in filling out all of the forms covered in Understanding Taxes. Students should keep handout 2A-2 for further use.

5. Make sure that students complete line 3 and that they understand that, in general, single tax rates are higher than those for married people.

6. Finally, remind students to read the words preceding the signature line, to double-check their entries, and to sign and date the form.

Inform students that using the information the employee provides on Form W-4, the employer withholds taxes from his or her pay. At the end of the year, the employer uses Form W-2 to inform the employee and the Internal Revenue Service of how much was withheld and how much was earned during the year. By law, the employer must give you a Form W-2 by January 31 of the following year.

Use the sample form to make blank copies of Form W-2 and distribute them to your students. Point out the most important sections, or "boxes":

- Box 2 – the name and address of the employer.
- Box 5 – the employee's social security number.
- Box 9 –the amount of money withheld as federal income tax.
- Box 10 – the employee's wages, tips, and other employee compensation for the year.
- Box 19 – the name and address of the employee.
- Tell students that Copy B of each Form W-2 must accompany the tax return that each taxpayer files. Remind them to always double-check the information on their Forms W-2 for correctness and to report any problems to their employers right away.

Form 1099–INT. A sample of Form 1099-INT is also provided for you to copy and distribute to students. This is another form a taxpayer might receive showing income for the preceding year. The difference between the two forms is that Form 1099-INT shows interest income, one kind of "unearned income;" – income other than pay for personal services (work) performed. Many students have savings accounts or other interest-bearing investments for which they would receive a Form 1099-INT. Box 1 on this form shows interest earned. This form does not need to be attached to a tax return.

Have students complete problems A1, A2, A3, A4, and A5 on handout 2X-1, "Problems." Answers to these problems appear at the end of this guide.

Have students complete quiz problems A1, A2, A3, and A4 on handout 2Q, "Quiz." This will help you determine students' understanding of Form W-4. If students have trouble completing the problems, you might want to go over the form again with the students. Answers to both problems appear at the end of this guide.

Note: For students to do the problems and the quiz, they will need copies of Form W-4.

Provide additional examples for which students should fill out correct Forms W-4.

PURPOSE

To help students understand that taxpayers voluntarily report their income to the government by "filing" a tax return, that three forms exist for filing, and the simplest form is Form 1040EZ.

Students will define the expression "filing a tax return."

Students will determine, given sufficient information, whether an individual is required to file a return.

Students will identify the specific tax return form that taxpayers should use.

Students will complete Form 1040EZ accurately.

Forms

- Form W-2.
- Form 1099-INT.
- Form 1040EZ, front and back.
- 1991 Tax Tables.

Transparencies

- Transparency 2B, "Form 1040EZ," front.
- Transparency 2B-1, "Form 1040EZ," back.

Handouts

- Handout 2A-2, "The Dependency Tests." (Unit Two, Lesson A)
- Handout 2B-1, "Should You File A Tax Return? — Single Taxpayers who are not claimed as dependents."
- Handout 2B-1A, "Should You File A Tax Return? — Married Taxpayers who are not claimed as dependents."
- Handout 2B-1B, "Should You File A Tax Return? — Single Dependents."
- Handout 2B-1C, "Should You File A Tax Return? —Married Dependents."
- Handout 2B-2, "Which Tax Return Should You Use?"
- Handout 2B-3, "Form 1040EZ Step-by-Step."
- Handout 2X-2, "Problems and Exercises."
- Handout 2Q, "Quiz."

Software Supplement (optional)

- Section D, Filing Your Tax Return.
- Section E, Completing Form 1040EZ.

TERMS

Adjusted Gross Income – Total gross income reduced by certain adjustments (such as the IRA deduction and the deduction for alimony paid).

Exemptions – An amount allowed to each individual. For 1991, this amount is $2,150. This amount reduces income on which you pay tax. Personal exemptions may be claimed by a taxpayer and the taxpayer's spouse. Dependency exemptions may be claimed for qualified dependents.

Filing Status – Based on taxpayer's marital status on the last day of the year and other factors, the filing status determines the rate at which income is taxed. There are five filing statuses: Single, Head of Household, Married Filing Jointly, Married Filing Separately, and Qualifying Widow(er) with dependent child.

Itemized Deductions – The deductible medical expenses, taxes, interest, charitable contributions, employee business expenses, and miscellaneous deductions are specified and totaled by the taxpayer. The taxpayer must use Form 1040 to itemize.

Standard Deduction – An amount given a taxpayer in lieu of itemizing each specific deduction. The amount varies depending on the filing status and the dependency status of the taxpayer. Being age 65 or older and/or being blind will increase the standard deduction, also.

Tax Liability – The total tax to be paid before any tax credits, tax withholding, or estimated tax payments are applied.

Taxable Income – The income on which tax liability is determined.

Ask students whether everyone must file an income tax return. The answer is "No." So the first question your students should consider is "Should I file a return?" There is a shortcut to an answer for many students: if they have had tax withheld from their pay, then they have to file a return in order to get that money refunded, even if they have no tax liability.

For a more complete answer, use the four handouts entitled, "Should You File a Tax Return?". These handouts help the students find out if they should file a return based on their filing status and their dependency status. Have students work through the handouts using their own or made-up situations. The Instructions for Form 1040A and section D of the software supplement provide additional information on this issue.

Once it is determined that a taxpayer must file a return, ask students how the taxpayer decides which form to use: Form 1040EZ, Form 1040A, or Form 1040. (Most students using Understanding Taxes will use Form 1040EZ; some will use Form 1040A; a few will need to use Form 1040. The emphasis in these materials is on the forms most likely to be used.

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Form 1040EZ is covered in pencil and paper format and extensively in the software supplement. Form 1040A is dealt with on paper only. Form 1040 is referred to but not covered in detail.)

Handout 2B-2, "Which Tax Return Form Should You Use?" provides a step-by-step way to determine which form a taxpayer should use. Distribute copies of handout 2B-2 and have students use it to figure out which form they or fictitious taxpayers should use. The instructions for each form will provide additional information about making this decision as will section D of the software supplement.

To lead your students through Form 1040EZ itself, you will need to provide 1) copies of the form, which can be made from the samples provided; 2) transparencies 2B-1 and 2B-2, which you can project for whole-class viewing; and 3) copies of handout 2B-3, "Form 1040EZ Step-by-Step." (The software supplement contains the most complete information about filling out Form 1040EZ. If you are unable to share this with students, you may want to use it yourself to prepare.)

Handout 2B-3. "Form 1040EZ Step-by-Step," is designed as a checklist so that students can check off each step of the process as they understand and complete it. Project transparency 2B-1 as students work through the form using the handout as a reference aid.

Use problem B1 from handout 2X-2, "Problems and Exercises," as a class demonstration or as a practice exercise. The filled-in answer appears at the end of this guide.

Present students with problems B2, B3, B4, B5, and the exercises from handout 2X-2. Try more examples for additional practice, using information you supply or information made up by your students. The filled-in answer appears at the end of this guide.

Have students complete quiz problems B1, B2, B3, B4, B5, and B6 on handout 2Q, "Quiz." This will help you determine students' understanding of Form 1040EZ. If students have trouble completing the problems, you might want to go over the form again with the students. Answers to the problems and exercises appear at the end of this guide.

Note: For students to do the problems and the quiz, they will need copies of Form 1040EZ, and the Tax Tables.

Invite a tax accountant or a tax examiner from your district IRS office to speak to your class. You can reach them by calling the tax assistance and information number listed in your local telephone book or 1-800-829-1040. Ask for either the District Public Affairs Office or Taxpayer Education Coordinator's Office. Students might want to ask about common filing errors (see back of Form 1040EZ), how tax returns are reviewed and examined, and what kind of planning might be beneficial to them for future years.

Another situation your student may commonly encounter is tip income. Sometimes people think tip income isn't taxable, but it is. There are special rules regarding reporting tips to your employer, depending on whether tips were less than $20 or $20 or more during a month. The following discussions refer only to tips paid by cash, charge, and check.

Less than $20 of tips in one month. If you receive less than $20 in tips while working for one employer during a month, you do not have to report them to that employer. But you must include the tips in gross income on your income tax return. You do not have to pay social security or Medicare tax, or railroad retirement tax on these tips.

$20 or more of tips in one month. If you receive tips of $20 or more in a month while working for any one employer, you must report the total amount of your tips to that employer by the 10th day of the next month. To report tips to your employer, you may use Form 4070 "Employee's Report of Tips to Employer."

Example 1. You work for Watson's Restaurant during the month and receive $75 in tips. Because your tips are more than $20 for the month, you must report the $75 to your employer.

Example 2. You work for Watson's Restaurant during the month and receive $17 in tips. In the same month you work for Parkview Restaurant and get $14 in tips. Even though your tips total $31, you do not have to report them to either employer because you received less than $20 in tips from each job. However, you should keep a record of the $31 because you must report it as income on your tax return.

You must report all tips as wages on Form 1040, Form 1040EZ, or Form 1040A, including the value of tips not paid in cash, such as passes, tickets, goods, or services. However, if you received tips of $20 or more in a month and you did not report all of them to your employer, you must file Form 1040.

For more information, see Publication 531.

LESSON C FORM 1040A AND BEYOND

PURPOSE

To help students understand the correct use of Form 1040A and, in general, the purpose of Form 1040.

Students will complete Form 1040A accurately.

Students will describe the function of Form 1040.

Forms
- Form W-2.
- Form 1099-INT.
- Form 1040A, and Schedules.
- 1991 Tax Tables.

Transparencies
- Transparency 2C-1, "Form 1040A," front.
- Transparency 2C-2, "Form 1040A," back.
- Transparency 2C-3, "Schedule 1."
- Transparency 2C-4, "Standard Deduction Charts and Worksheets."

Handouts
- Handout 2C-1, "Form 1040A Step-by-Step."
- Handout 2C-2, "Standard Deduction Charts and Worksheets."
- Handout 2X-3, "Problems."
- Handout 2Q, "Quiz."

Credits – A direct reduction of the tax owed. (Credits are applied dollar for dollar against tax liability.) Some credits are the child care credit and the earned income credit for low-income taxpayers.

Dividends – Ordinary dividends are a corporation's distributions to its shareholders from its earnings and profits.

Earned Income Credit – A refundable credit for low-income workers with a qualifying child who lives with them in their home in the United States. This credit may be refunded to the eligible worker even if no income tax was withheld from the worker's pay. To receive a refund of the earned income credit, a taxpayer must file a tax return and must fill out Schedule EIC (Form 1040A or 1040) and attach it to his or her return.

Form 1040A occupies a position between the simpler Form 1040EZ and the more complicated Form 1040. Remind students about this fact by reviewing handout 2B-2, "Which Tax Return Should You Use?" (used as a part of Unit Two, Lesson B) to clarify the conditions under which Form 1040A is the best form to use.

Distribute Form 1040A and schedules. Explain that Schedule 1 is used to report interest income of more than $400, and/or dividend income of more than $400. Schedule 2 is used to claim a credit for child care and dependent care expenses. Schedule 3 is used to claim a credit for being disabled or 65 years of age or over. Schedule EIC (Form 1040A or 1040) is used to claim the earned income credit. This lesson is limited to interest income reported on Form 1099–INT. If you wish more information about Schedule 2, Schedule 3, Schedule EIC (Form 1040A or 1040), or dividend income, read the full instructions for Form 1040A.

Resources for this lesson include materials sufficient to deal with the most common ways of using Form 1040A. To secure a copy of the Form 1040A instructions, call IRS toll-free at 1-800-829-3676.

Distribute handout 2C-1, "Form 1040A Step-by-Step," along with copies of the form itself. Project transparencies 2C-1, 2C-2, 2C-3, and 2C-4 as needed. The two-page handout is designed as a checklist. Have students check off each step of the process as they understand and complete it.

Use problem C1 (from handout 2X-3, "Problems") as a class demonstration or as a practice exercise. The filled-in Form 1040A and Schedule 1 appear at the end of this guide.

Have students complete problems C2, and C3 from handout 2X-3. Try more examples for additional practice, using information you supply or information made up by your students. The filled-in answers appear at the end of this guide.

Have students complete quiz problems C1, C2, C3, C4 and C5 on handout 2Q, "Quiz." This will help you determine students' understanding of Form 1040A. If students have trouble completing the problems, you might want to go over the form again with the students. Answers to the problems appear at the end of this guide.

Note: For students to do the problems and the quiz, they will need copies of Form 1040A (pages 1 and 2 and Schedule 1), instructions for Form 1040A, and the Tax Tables.

If your students are interested, explore Form 1040 and its accompanying schedules. Copies of the form and instructions are easily available. One good way to approach this advanced study is to suggest that students devise their own "Form 1040 Step-by-Step" checklist. There is no better way to understand the form than by trying to describe it step-by-step in writing.

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Problem A1

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two earner/two job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919**, Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent — A
B Enter "1" if: • You are single and have only one job; or • You are married, have only one job, and your spouse does not work; or • Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less — B
C Enter "1" for your **spouse**. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) — C
D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return — D
E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household" above) — E
F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit — F
G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ — G

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job**, and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010 **1992**

1 Type or print your first name and middle initial — Last name — 2 Your social security number

Home address (number and street or rural route) — 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code — 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) — 5
6 Additional amount, if any, you want deducted from each paycheck — 6 $
7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here ▶ 7 19
8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) — 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ — Date ▶ 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) — 10 Office code (optional) — 11 Employer identification number

Cat. No. 10220Q

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Problem A2

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two earner/two job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919**, Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent — A
B Enter "1" if: • You are single and have only one job; or • You are married, have only one job, and your spouse does not work; or • Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less — B
C Enter "1" for your **spouse**. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) — C
D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return — D
E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household" above) — E
F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit — F
G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ — G

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job**, and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010 **1992**

1 Type or print your first name and middle initial — Last name — 2 Your social security number

Home address (number and street or rural route) — 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code — 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) — 5
6 Additional amount, if any, you want deducted from each paycheck — 6 $
7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here ▶ 7 19
8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) — 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ — Date ▶ 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) — 10 Office code (optional) — 11 Employer identification number

Cat. No. 10220Q

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Problem A3

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if: • You are single and have only one job; or
• You are married, have only one job, and your spouse does not work; or
• Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B ____

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G ____

For accuracy, do all worksheets that apply
• If you plan to **itemize or claim adjustments** to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
• If you are **single** and have **more than one job** and your combined **earnings from all jobs** exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
• If neither of the above situations applies, stop here and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route) | 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code | 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information . ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . 5

6 Additional amount, if any, you want deducted from each paycheck . . . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
• Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
• This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
• This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.
If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ _____ Date ▶ _____, 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

Cat. No. 10220Q

Problem A4, Job 1

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if: • You are single and have only one job; or
• You are married, have only one job, and your spouse does not work; or
• Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B ____

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G ____

For accuracy, do all worksheets that apply
• If you plan to **itemize or claim adjustments** to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
• If you are **single** and have **more than one job** and your combined **earnings from all jobs** exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
• If neither of the above situations applies, stop here and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route) | 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code | 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information . ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . 5

6 Additional amount, if any, you want deducted from each paycheck . . . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
• Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
• This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
• This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.
If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ _____ Date ▶ _____, 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

Cat. No. 10220Q

Problem A4, Job 2

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. *If exempt, complete line 7, but do not complete lines 5 and 6.* No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. The total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for the credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if:
- You are single and have only one job, or
- You are married, have only one job, and your spouse does not work, or
- Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B ____

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G ____

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial: Jennifer — Last name: [illegible] — 2 Your social security number: [illegible]

Home address (number and street or rural route): [illegible]

City or town, state, and ZIP code: [illegible]

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 5 [illegible]

6 Additional amount, if any, you want deducted from each paycheck . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 | 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Jennifer Eaton Date ▶ January 3, 1992

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

Cat. No. 10220Q

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Problem A5

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. *If exempt, complete line 7, but do not complete lines 5 and 6.* No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. The total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A 1

B Enter "1" if:
- You are single and have only one job, or
- You are married, have only one job, and your spouse does not work, or
- Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B 1

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G ____

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial: Vera S — Last name: Smith — 2 Your social security number: 000-00-4812

Home address (number and street or rural route): [illegible]

City or town, state, and ZIP code: [illegible]

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 5 [illegible]

6 Additional amount, if any, you want deducted from each paycheck . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 | 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Vera S Smith Date ▶ January 3, 19[illegible]

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

Cat. No. 10220Q

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BEST COPY AVAILABLE

Problem B1

Form **1040EZ**

Department of the Treasury—Internal Revenue Service

Income Tax Return for Single Filers With No Dependents (9) **1991**

OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print

L A B E L H E R E

Print your name (first, initial, last)

Home address (number and street). If you have a P.O. box, see page 11. Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 11.

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Presidential Election Campaign (see page 11) Note: Checking "Yes" will not change your tax or reduce your refund.

Do you want $1 to go to this fund? ▶

Report your income

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2

3 Add line 1 and line 2. This is your **adjusted gross income.** 3

Note: You must check Yes or No

4 Can your parents (or someone else) claim you on their return?
☐ Yes. Do worksheet on back; enter amount from line E here
☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption. 4

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5

Figure your tax

6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6

7 **Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. 7

Refund or amount you owe

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9

Sign your return

Keep a copy of this form for your records.

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature | Date

X

Your occupation

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

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Problem B2

Department of the Treasury – Internal Revenue Service

Form **1040EZ** — **Income Tax Return for Single Filers With No Dependents** (0) **1991** — OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

Print your name. first, initial, last

Home address (number and street). If you have a P.O. box, see page 11. Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 11.

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Presidential Election Campaign (see page 11) — Note: Checking "Yes" will not change your tax or reduce your refund.

Do you want $1 to go to this fund? Yes ☐ No ☐

Report your income

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2.

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) — 1

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. — 2

3 Add line 1 and line 2. This is your **adjusted gross income.** — 3

4 Can your parents (or someone else) claim you on their return?
Yes. Do worksheet on back; enter amount from line E here.
No. Enter 5,550.00. This is the total of your standard deduction and personal exemption. — 4

Note: *You must check Yes or No.*

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** — 5

Figure your tax

6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). — 6

7 **Tax.** Use the amount on line 5 to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. — 7

Refund or amount you owe

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** — 8

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. — 9

Sign your return

Keep a copy of this form for your records.

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature — Date — Your occupation

X Robert A. King

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

Problem B2

1991 Instructions for Form 1040EZ

Use this form if

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1991.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	
B. Minimum amount.	B.	550 00
C. **Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	
D. Maximum amount.	D.	3,400 00
E. **Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from **line 5** to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

Problem B3

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** (1) **1991** — OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

L A B E L — H E R E

Stan Davis III
21 Garfield Lane
Mobile, LA 61321

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 0 2 1 0 0 1 1 3 1

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11) — Note: Checking "Yes" will not change your tax or reduce your refund. ▶

Do you want $1 to go to this fund? Yes: X — No:

		Dollars	Cents
Report your income	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1	2,600	00
Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2		
	3 Add line 1 and line 2. This is your **adjusted gross income.** 3	2,600	00
Note: You *must check* Yes or No	4 Can your parents (or someone else) claim you on their return? ☐ Yes. Do worksheet on back; enter amount from line E here. ☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption. 4	2,600	00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5		00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6	385	00
	7 **Tax.** Use the amount on line 5 to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. 7		00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8	385	00
	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9		00

For IRS Use Only—Please do not write in boxes below.

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature: X Stan Davis III — Date: 4/15/92 — Your occupation:

Keep a copy of this form for your records

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For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

Problem B3

1991 Instructions for Form 1040EZ

Use this form if

- Your filing status is single.
- You do not claim any dependents.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.
- You were under 65 and not blind at the end of 1991.
- Your taxable income (line 5) is less than $50,000.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	2,600.00
B. Minimum amount.	B.	550.00
C. **Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	2,600.00
D. Maximum amount.	D.	3,400.00
E. **Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	2,600.00

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from **line 5** to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

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Problem B4

Department of the Treasury—Internal Revenue Service

Form **1040EZ** — **Income Tax Return for Single Filers With No Dependents** (1) **1991**

OMB No. 1545-0675

Name & address — Use the IRS label (see page 10). If you don't have one, please print.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Please see instructions on the back. Also, see the Form 1040EZ booklet.

	Yes	No
Presidential Election Campaign (see page 11) Do you want $1 to go to this fund?		

Note: Checking "Yes" will not change your tax or reduce your refund.

		Dollars	Cents
Report your income — Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2.	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).)	4,350.	00
	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ.		
	3 Add line 1 and line 2. This is your **adjusted gross income.**	4,405.	00
Note: You must check Yes or No.	4 Can your parents (or someone else) claim you on their return? ☐ Yes. Do worksheet on back; enter amount from line E here. ☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption.	5,550.	00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.**	0.	00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s).	0.	00
	7 Tax. Use the amount on line 5 to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line.	0.	00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.**	0.	00
	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the amount you owe. Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it.	0.	00

For IRS Use Only—Please do not write in boxes below.

Sign your return — I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature: X [signature] Date: 4/5/92 Your occupation:

Keep a copy of this form for your records.

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For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

Problem B4

1991 **Instructions for Form 1040EZ**

Use this form if

- Your filing status is single.
- You were under 65 and not blind at the end of 1991.
- You do not claim any dependents.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	4,350.00
B. Minimum amount.	B.	550.00
C. Compare the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	4,350.00
D. Maximum amount.	D.	3,400.00
E. Compare the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	3,400.00

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from line 5 to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

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Problem B5

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** (1) **1991**

OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

LABEL HERE

Brian M. Jones
6203 Churchill Street
Cincinnati, OH 45203

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 0 0 0 | 0 0 | 0 0 2 1

Presidential Election Campaign (see page 11) — Do you want $1 to go to this fund? (Note: Checking "Yes" will not change your tax or reduce your refund.) ▶ Yes [X] No [ ]

		Dollars	Cents
Report your income			
Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1	12,400	.00
	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2		.00
	3 Add line 1 and line 2. This is your **adjusted gross income**. 3	12,400	.00
Note: You must check Yes or No	4 Can your parents (or someone else) claim you on their return? [ ] Yes. Do worksheet on back; enter amount from line E here [ ] No. Enter 5,550.00. This is the total of your standard deduction and personal exemption. 4	5,550	.00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income**. 5	6,850	.00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6	1,027	.00
	7 **Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. 7	1,027	.00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund**. 8	0	.00
	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe**. Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9	0	.00

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Keep a copy of this form for your records

Your signature: X Brian M. Jones — Date: 4/15/92 — Your occupation:

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For IRS Use Only—Please do not write in boxes below.

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

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Problem C1

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (7) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial: Eric H — Last name: Richards — Your social security no.: 521-[illegible]-3212

If a joint return, spouse's first name and initial — Last name — Spouse's social security no.

Home address (number and street). (If you have a P.O. box, see page 16.): 514 Tenth Street — Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.): Bryan, KY 54602

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: Checking "Yes" will not change your tax or reduce your refund.

Step 2 Check your filing status (Check only one.)
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 19.)

Step 3 Figure your exemptions (See page 20.)
6a ☐ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2 — No. of boxes checked on 6a and 6b: 0
b ☐ Spouse
c Dependents:

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

No. of your children on 6c who: • lived with you ___ • didn't live with you due to divorce or separation (see page 20) ___
No. of other dependents listed on 6c ___
Add numbers entered on lines above ▶ 0

If more than seven dependents, see page 22.

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed.

Step 4 Figure your total income

7	Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.)	7	4,100.00
8a	Taxable interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.)	8a	[illegible]
b	Tax-exempt interest. (DO NOT include on line 8a.) 8b		
9	Dividends. (If over $400, also complete and attach Schedule 1, Part II.)	9	
10a	Total IRA distributions. 10a	10b Taxable amount (see page 27).	10b
11a	Total pensions and annuities. 11a	11b Taxable amount (see page 27).	11b
12	Unemployment compensation (insurance) from Form(s) 1099-G.	12	
13a	Social security benefits. 13a	13b Taxable amount (see page 31).	13b
14	Add lines 7 through 13b (far right column). This is your total income. ▶	14	4,100.00

Attach Copy B of your Forms W-2 and 1099-R here.
Attach check or money order on top of any Forms W-2 or 1099-R.

Step 5 Figure your adjusted gross income

15a	Your IRA deduction from applicable worksheet. 15a		
b	Spouse's IRA deduction from applicable worksheet. Note: *Rules for IRAs begin on page 33.* 15b		
c	Add lines 15a and 15b. These are your total adjustments.	15c	0
16	Subtract line 15c from line 14. This is your adjusted gross income. (If less than $21,250, see "Earned income credit" on page 41.) ▶	16	4,100.00

Cat. No. 11327A

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Problem C1

1991 Form 1040A — Page 2

Step 6 Figure your standard deduction, exemption amount, and taxable income

17	Enter the amount from line 16.	17	4,100.00
18a	Check if: ☐ You were 65 or older ☐ Blind; ☐ Spouse was 65 or older ☐ Blind. Enter number of boxes checked ▶ 18a		
b	If your parent (or someone else) can claim you as a dependent, check here ▶ 18b ☐		
c	If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ 18c ☐		
19	Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b, go to page 37 to find your standard deduction. If you checked box 18c, enter -0-.** • Single—$3,400 • Head of household—$5,000 • Married filing jointly or Qualifying widow(er)—$5,700 • Married filing separately—$2,850	19	[illegible]
20	Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.)	20	4,100.00
21	Multiply $2,150 by the total number of exemptions claimed on line 6e.	21	0
22	Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) **This is your taxable income.** ▶	22	[illegible]

Step 7 Figure your tax, credits, and payments

23	Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39)	23	[illegible]
24a	Credit for child and dependent care expenses. Complete and attach Schedule 2. 24a		
b	Credit for the elderly or the disabled. Complete and attach Schedule 3. 24b		
c	Add lines 24a and 24b. These are your **total credits.**	24c	
25	Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.)	25	[illegible]
26	Advance earned income credit payments from Form W-2.	26	
27	Add lines 25 and 26. This is your **total tax.** ▶	27	[illegible]
28a	Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐.) 28a 145		
b	1991 estimated tax payments and amount applied from 1990 return. 28b		
c	**Earned income credit.** Complete and attach Schedule EIC. 28c		
d	Add lines 28a, 28b, and 28c. These are your **total payments.** ▶	28d	[illegible]

If you want the IRS to figure your tax, see the instructions for line 27 on page 38.

Step 8 Figure your refund or amount you owe

29	If line 28d is more than line 27, subtract line 27 from line 28d. **This is the amount you overpaid.**	29	[illegible]
30	Amount of line 29 you want **refunded to you.**	30	[illegible]
31	Amount of line 29 you want **applied to your 1992 estimated tax.** 31		
32	If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it.	32	
33	Estimated tax penalty (see page 43). 33		

Attach check or money order on top of Form(s) W-2, etc., on page 1.

Step 9 Sign your return

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Keep a copy of this return for your records.

Your signature: Eric H Richards — Date: 4/15/92 — Your occupation: Student/CLERK
Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only

Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.
Firm's name (or yours if self-employed) and address — E.I. No. — ZIP code

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Problem C1

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service
Interest and Dividend Income for Form 1040A Filers (1) — **1991** — OMB No. 1545-0098

Name(s) shown on Form 1040A: Eric H Richards
Your social security number: 059 00 3212

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: If you received a Form 1099–INT, Form 1099–OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.

1 List name of payer		Amount
Bryan National Bank	1	200 00
2 Add the amounts on line 1.	2	200 00
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.	4	200 00

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: If you received a Form 1099–DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.

5 List name of payer		Amount
	5	
6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 9.	6	

For Paperwork Reduction Act Notice, see Form 1040A Instructions. Cat. No. 11075Z — Schedule 1 (Form 1040A) 1991

Problem C1

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)
Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-.	1.	3,200.00
2. Minimum amount.	2.	550.00
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3.	3,200.00
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4.	3,400.00
5. Standard deduction		
a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a.	3,200.00
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b.	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c.	

Line 22 Subtract line 21 from line 20. Your tax is figured on this amount.

Tax figured by the IRS. If you want, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by the due date for filing your return, whichever is later.

Note: *If you are required to use Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than $1,100, or if you want any of your refund applied to your 1992 estimated tax, we cannot figure your tax for you.*

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Problem C2

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (1) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

Your first name and initial	Lisa M
Last name	Sample
If a joint return, spouse's first name and initial	
Last name	
Home address (number and street). (If you have a P.O. box, see page 16.)	215 Roger Street
Apt. no.	
City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.)	Garden IA 68317

Your social security no. 888 44 1234

Spouse's social security no.

For Privacy Act and Paperwork Reduction Act Notice, see page 8.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☒ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: *Checking "Yes" will not change your tax or reduce your refund.*

Step 2 Check your filing status (Check only one.)
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☒ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 19.)

Step 3 Figure your exemptions (See page 20.)
6a ☐ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2 — No. of boxes checked on 6a and 6b: 0
b ☐ Spouse
c Dependents:

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

If more than seven dependents, see page 22.

No. of your children on 6c who: • lived with you ____ • didn't live with you due to divorce or separation (see page 22) ____

No. of other dependents listed on 6c ____

Add numbers entered on lines above ▶ 0

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed 0

Step 4 Figure your total income (Attach Copy B of your Forms W-2 and 1099-R here.)
7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.) 7 1,950
8a Taxable interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.) 8a 317
b Tax-exempt interest. (DO NOT include on line 8a.) 8b
9 Dividends. (If over $400, also complete and attach Schedule 1, Part II.) 9
10a Total IRA distributions. 10a — 10b Taxable amount (see page 27). 10b
11a Total pensions and annuities. 11a — 11b Taxable amount (see page 27). 11b
12 Unemployment compensation (insurance) from Form(s) 1099-G. 12
13a Social security benefits. 13a — 13b Taxable amount (see page 31). 13b
14 Add lines 7 through 13b (far right column). This is your total income. ▶ 14 2,267

Step 5 Figure your adjusted gross income
15a Your IRA deduction from applicable worksheet. 15a
b Spouse's IRA deduction from applicable worksheet. Note: *Rules for IRAs begin on page 33.* 15b
c Add lines 15a and 15b. These are your total adjustments. 15c 0
16 Subtract line 15c from line 14. This is your adjusted gross income. (If less than $21,250, see "Earned income credit" on page 41.) ▶ 16 2,767

Cat. No. 11327A

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Problem C2

1991 Form 1040A — Page 2

Step 6
17 Enter the amount from line 16. 17 2,767
18a Check if: ☐ You were 65 or older ☐ Blind ☐ Spouse was 65 or older ☐ Blind — Enter number of boxes checked ▶ 18a
b If your parent (or someone else) can claim you as a dependent, check here ▶ 18b ☐
c If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ 18c ☐

Figure your standard deduction, exemption amount, and taxable income
19 Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b,** go to page 37 to find your standard deduction. **If you checked box 18c,** enter -0-.
• Single—$3,400 • Head of household—$5,000
• Married filing jointly or Qualifying widow(er)—$5,700
• Married filing separately—$2,850 19 1950
20 Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.) 20 817
21 Multiply $2,150 by the total number of exemptions claimed on line 6e. 21 0
22 Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income.** ▶ 22 817

Step 7 Figure your tax, credits, and payments
23 Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39) 23 122
24a Credit for child and dependent care expenses. Complete and attach Schedule 2. 24a
b Credit for the elderly or the disabled. Complete and attach Schedule 3. 24b
c Add lines 24a and 24b. These are your **total credits.** 24c 0
25 Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.) 25 122
26 Advance earned income credit payments from Form W-2. 26
27 Add lines 25 and 26. This is your **total tax.** ▶ 27 122
If you want the IRS to figure your tax, see the instructions for line 27 on page 39.
28a Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐ .) 28a 12
b 1991 estimated tax payments and amount applied from 1990 return. 28b
c **Earned income credit.** Complete and attach Schedule EIC. 28c
d Add lines 28a, 28b, and 28c. These are your **total payments.** ▶ 28d 12

Step 8 Figure your refund or amount you owe
29 If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid.** 29
30 Amount of line 29 you want **refunded to you.** 30
Attach check or money order on top of Form(s) W-2, etc., on page 1.
31 Amount of line 29 you want applied to your **1992 estimated tax.** 31
32 If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it. 32 110
33 Estimated tax penalty (see page 43). 33

Step 9 Sign your return — Keep a copy of this return for your records.
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Lisa M Sample	Date 3/25/92	Your occupation CLERK
Spouse's signature (if joint return, BOTH must sign)		Date	Spouse's occupation

Paid preparer's use only

Preparer's signature		Date	Check if self-employed ☐
Preparer's social security no.			
Firm's name (or yours if self-employed) and address			E.I. No. ZIP code

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Problem C2

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (1) — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A: Lisa M. Sample — Your social security number: 821 00 1711

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

1 List name of payer		Amount
Garden National Bank	1	821 00
2 Add the amounts on line 1.	2	821 00
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.	4	821 00

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

5 List name of payer		Amount
	5	
6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 9.	6	

For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 12075S — Schedule 1 (Form 1040A) 1991

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Problem C2

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-.	1.	1,950
2. Minimum amount.	2.	550.00
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3.	1,950
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4.	3,400
5. Standard deduction		
a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	1,950
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c	

Line 22 Subtract line 21 from line 20. Your tax is figured on this amount.

Tax figured by the IRS. If you want, we will figure your tax for you. If you have paid too much, we will send you a refund. If you did not pay enough, we'll send you a bill. We won't charge you interest or a late payment penalty if you pay within 30 days of the notice date or by the due date for filing your return, whichever is later.

Note: *If you are required to use Form 8615, Tax for Children Under Age 14 Who Have Investment Income of More Than $1,100, or if you want any of your refund applied to your 1992 estimated tax, we cannot figure your tax for you.*

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BEST COPY AVAILABLE

Problem C3

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (1) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

Your first name and initial: [illegible] — Last name: [illegible] — Your social security no.: [illegible]

If a joint return, spouse's first name and initial — Last name — Spouse's social security no.

Home address (number and street). (If you have a P.O. box, see page 16.) — Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: *Checking "Yes" will not change your tax or reduce your refund.*

Step 2 Check your filing status (Check only one.)

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶ _____
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶ _____
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19 ____). (See page 19.)

Step 3 Figure your exemptions (See page 20.)

6a ☐ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2 — No. of boxes checked on 6a and 6b: 2
b ☐ **Spouse**

c **Dependents:**

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

No. of your children on 6c who: • lived with you ____ • didn't live with you due to divorce or separation (see page 23) ____
No. of other dependents listed on 6c ____
Add numbers entered on lines above ☐

If more than seven dependents, see page 23.

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed. 2

Step 4 Figure your total income

Attach Copy B of your Forms W-2 and 1099-R here.

7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.) 7 [illegible]
8a **Taxable** interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.) 8a 175
b **Tax-exempt** interest. (DO NOT include on line 8a.) 8b
9 Dividends. (If over $400, also complete and attach Schedule 1, Part II.) 9
10a Total IRA distributions. 10a — 10b **Taxable amount** (see page 27). 10b
11a Total pensions and annuities. 11a — 11b **Taxable amount** (see page 27). 11b
12 Unemployment compensation (insurance) from Form(s) 1099-G. 12
13a Social security benefits. 13a — 13b **Taxable amount** (see page 31). 13b
14 Add lines 7 through 13b (far right column). This is your **total income.** ▶ 14 [illegible]

Attach check or money order on top of any Forms W-2 or 1099-R.

Step 5 Figure your adjusted gross income

15a Your IRA deduction from applicable worksheet. 15a
b Spouse's IRA deduction from applicable worksheet. **Note:** *Rules for IRAs begin on page 33.* 15b
c Add lines 15a and 15b. These are your **total adjustments.** 15c
16 Subtract line 15c from line 14. This is your **adjusted gross income.** (If less than $21,250, see "Earned income credit" on page 41.) ▶ 16 3475

Cat. No. 11327A

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Problem C3

1991 Form 1040A Page 2

Step 6

17 Enter the amount from line 16. 17 [illegible]
18a Check if: ☐ You were 65 or older ☐ Blind ☐ Spouse was 65 or older ☐ Blind — **Enter number of boxes checked** ▶ 18a
b If your parent (or someone else) can claim you as a dependent, check here ▶ 18b ☐
c If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ 18c ☐

Figure your standard deduction, exemption amount, and taxable income

19 Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b, go to page 37** to find your standard deduction. **If you checked box 18c,** enter -0-.
• Single—$3,400 • Head of household—$5,000
• Married filing jointly or Qualifying widow(er)—$5,700
• Married filing separately—$2,850 19 [illegible]
20 Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.) 20 [illegible]
21 Multiply $2,150 by the total number of exemptions claimed on line 6e. 21
22 Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income.** ▶ 22

Step 7 Figure your tax, credits, and payments

If you want the IRS to figure your tax, see the instructions for line 22 on page 38.

23 Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39) 23 15
24a Credit for child and dependent care expenses. Complete and attach Schedule 2. 24a
b Credit for the elderly or the disabled. Complete and attach Schedule 3. 24b
c Add lines 24a and 24b. These are your **total credits.** 24c
25 Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.) 25
26 Advance earned income credit payments from Form W-2. 26
27 Add lines 25 and 26. This is your **total tax.** ▶ 27
28a Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐.) 28a 151
b 1991 estimated tax payments and amount applied from 1990 return. 28b
c **Earned income credit.** Complete and attach Schedule EIC. 28c
d Add lines 28a, 28b, and 28c. These are your **total payments.** ▶ 28d
29 If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid.** 29
30 Amount of line 29 you want **refunded to you.** 30
31 Amount of line 29 you want **applied to your 1992 estimated tax.** 31

Step 8 Figure your refund or amount you owe

Attach check or money order on top of Form(s) W-2, etc., on page 1.

32 If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it. 32
33 Estimated tax penalty (see page 43). 33

Step 9 Sign your return

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Keep a copy of this return for your records.

Your signature [illegible] — Date 4/14/92 — Your occupation
Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only

Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.
Firm's name (or yours if self-employed) and address — E.I. No. — ZIP code

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Problem C3

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (1) — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A: Sarah M. Lane — Your social security number: 000:00:0000

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099–INT, Form 1099–OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

1 List name of payer		Amount
National Bank	1	4 [illegible]
2 Add the amounts on line 1.	2	1 [illegible]
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.	4	4 [illegible]

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099–DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

5 List name of payer		Amount
	5	
6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 9.	6	

For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 12075S — Schedule 1 (Form 1040A) 1991

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Problem C3

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1	3,000
2. Minimum amount.	2	550.00
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3	3,000
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4	3,400
5. **Standard deduction** a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	3,000
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19.	5c	

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BEST COPY AVAILABLE

Quiz Problem A1

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7, but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919**, Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if:
- You are single and have only one job, or
- You are married, have only one job, and your spouse does not work, or
- Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B ____

C Enter "1" for your **spouse**. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ . . . G ____

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job**, and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** (Department of the Treasury Internal Revenue Service)

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 5

6 Additional amount, if any, you want deducted from each paycheck . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 | 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Date ▶ , 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

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Cat. No. 10220Q

Quiz Problem A2

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7, but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919**, Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if:
- You are single and have only one job, or
- You are married, have only one job, and your spouse does not work, or
- Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less . . . B ____

C Enter "1" for your **spouse**. But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ . . . G ____

For accuracy, do all worksheets that apply.
- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job**, and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies, **stop here** and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** (Department of the Treasury Internal Revenue Service)

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010
1992

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 5

6 Additional amount, if any, you want deducted from each paycheck . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 | 19

8 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Date ▶ , 19

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) | 10 Office code (optional) | 11 Employer identification number

Cat. No. 10220Q

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Quiz Problem A3

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if: • You are single and have only one job; or
• You are married, have only one job, and your spouse does not work; or
• Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less. . . B 1

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . F ____

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G 1

For accuracy, do all worksheets that apply.
• If you plan to **itemize or claim adjustments** to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
• If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
• If neither of the above situations applies, stop here and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010

1992

1 Type or print your first name and middle initial: Yolanda — Last name: Hilliard — 2 Your social security number

Home address (number and street or rural route): 1700 North West Street — 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code: Washington, D.C. 20215 — 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . 5 1

6 Additional amount, if any, you want deducted from each paycheck . . . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
• Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
• This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
• This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 19

8 Are you a full-time student? (*Note: Full-time students are not automatically exempt.*) . . . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ Yolanda Hilliard — Date ▶ September 3, 19 91

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) — 10 Office code (optional) — 11 Employer identification number

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Cat. No. 10220Q

Quiz Problem A4

1992 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 7 of the certificate below to see if you can claim exempt status. If exempt, complete line 7; but do not complete lines 5 and 6. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1993.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for the credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Pub. 919,** Is My Withholding Correct for 1992?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1992, the value of your personal exemption(s) is reduced if your income is over $105,250 ($157,900 if married filing jointly, $131,550 if head of household, or $78,950 if married filing separately). Get Pub. 919 for details.

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if: • You are single and have only one job; or
• You are married, have only one job, and your spouse does not work; or
• Your wages from a second job or your spouse's wages (or the total of both) are $1,000 or less. . . B 1

C Enter "1" for your **spouse.** But, you may choose to enter -0- if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . D ____

E Enter "1" if you will file as **head of household** on your tax return (see conditions under "Head of Household," above) . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . F 1

G Add lines A through F and enter total here. **Note:** *This amount may be different from the number of exemptions you claim on your return* ▶ G ____

For accuracy, do all worksheets that apply.
• If you plan to **itemize or claim adjustments** to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
• If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $29,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $50,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
• If neither of the above situations applies, stop here and enter the number from line G on line 5 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4** Department of the Treasury Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.

OMB No. 1545-0010

1992

1 Type or print your first name and middle initial: Sam — Last name: [illegible] — 2 Your social security number: [illegible]

Home address (number and street or rural route): [illegible] — 3 ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. *Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

City or town, state, and ZIP code: Chicago, IL 60630 — 4 If your last name differs from that on your social security card, check here and call 1-800-772-1213 for more information ▶ ☐

5 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . 5 0

6 Additional amount, if any, you want deducted from each paycheck . . . . . 6 $

7 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
• Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
• This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
• This year if my income exceeds $600 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . ▶ 7 19

8 Are you a full-time student? (*Note: Full-time students are not automatically exempt.*) . . . . . 8 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ [signature] — Date ▶ September 3, 19 91

9 Employer's name and address (Employer: Complete 9 and 11 only if sending to the IRS) — 10 Office code (optional) — 11 Employer identification number

Cat. No. 10220Q

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Quiz Problem B1

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** (1) **1991** — OMB No 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

Label (H E R E)

Print your name (first, initial, last)

Home address (number and street). (If you have a P.O. box, see page 11.) Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 11.)

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11). Note: Checking "Yes" will not change your tax or reduce your refund. Do you want $1 to go to this fund? Yes No

Report your income

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2

Note: *You must check Yes or No*

		Dollars	Cents
1	Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1		
2	Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2		
3	Add line 1 and line 2. This is your **adjusted gross income.** 3		
4	Can your parents (or someone else) claim you on their return? ☐ **Yes.** Do worksheet on back; enter amount from line E here. ☐ **No.** Enter 5,550.00. This is the total of your standard deduction and personal exemption. 4		
5	Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5		

Figure your tax

6	Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6		
7	**Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. 7		

Refund or amount you owe

8	If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8		
9	If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9		

Sign your return

Keep a copy of this form for your records.

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature — Date

X — Your occupation

For IRS Use Only—Please do not write in boxes below.

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No 11329W Form 1040EZ (1991)

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Quiz Problem B1

1991 Instructions for Form 1040EZ

Use this form if

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1991.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A.	Enter the amount from line 1 on front.	A.
B.	Minimum amount.	B. 550.00
C.	**Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.
D.	Maximum amount.	D. 3,400.00
E.	**Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from **line 5** to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

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Quiz Problem B2

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** — **1991**

OMB No 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

LABEL — Kristine K. Edwards (Print your name: first, initial, last)

HERE — 600 West First Street (Home address (number and street). If you have a P.O. box, see page 11.) Apt. no.

Atlanta, GA 30303 (City, town or post office, state, and ZIP code. If you have a foreign address, see page 11.)

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 481 00 0022

Please see instructions on the back. Also, see the Form 1040EZ booklet.

	Yes	No
Presidential Election Campaign (see page 11) Do you want $1 to go to this fund? (Note: Checking "Yes" will not change your tax or reduce your refund.) ▶	X	

		Dollars	Cents
Report your income (Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2)	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).)	17,702	00
	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ.	128	00
	3 Add line 1 and line 2. This is your **adjusted gross income.**	17,830	00
Note: *You must check Yes or No*	4 Can your parents (or someone else) claim you on their return? ☐ **Yes.** Do worksheet on back; enter amount from line E here ☐ **No.** Enter 5,550.00. This is the total of your **standard deduction and personal exemption.**	5,550	00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.**	12,280	00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s).	2,310	00
	7 **Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line.	1,358	00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.**	952	00
	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it.		00

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Keep a copy of this form for your records

Your signature: X Kristine K. Edwards — Date: 4/15/92 — Your occupation:

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For IRS Use Only—Please do not write in boxes below.

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

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BEST COPY AVAILABLE

Quiz Problem B3

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** — **1991**

OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

LABEL HERE

Jerry M. Michaels
Print your name (first, initial, last)
1701 Adams Street
Home address (number and street). (If you have a P.O. box, see page 11.) Apt. no.
Chicago, IL 60602
City, town or post office, state, and ZIP code. (If you have a foreign address, see page 11.)

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 9 8 1 | 0 0 | 0 0 2 3

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11) — Note: Checking "Yes" will not change your tax or reduce your refund. ▶ Do you want $1 to go to this fund? Yes ☐ No ☐

		Dollars	Cents
Report your income			
Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1	1,300	00
	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2	40	00
	3 Add line 1 and line 2. This is your **adjusted gross income.** 3	1,340	00
Note: You must check Yes or No.	4 Can your parents (or someone else) claim you on their return? ☐ Yes. Do worksheet on back; enter amount from line E here. ☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption 4	1,800	00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5	0	00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s) 6	0	00
	7 **Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line 7	0	00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8	0	00
	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9	0	00

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Keep a copy of this form for your records

Your signature: x Jerry M. Michaels — Date: 4/15/92 — Your occupation: Student

For IRS Use Only—Please do not write in boxes below.

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

Quiz Problem B3

1991 Instructions for Form 1040EZ

Use this form if

- Your filing status is single.
- You were under 65 and not blind at the end of 1991.
- You do not claim any dependents.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	1,800.00
B. Minimum amount.	B.	550.00
C. **Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	1,800.00
D. Maximum amount.	D.	3,400.00
E. **Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	1,800.00

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from **line 5** to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

Quiz Problem B4

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** — **1991** — OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

LABEL — Pat M Jackson

Print your name (first, initial, last)

HERE — 1400 West Washington

Home address (number and street). If you have a P.O. box, see page 11.

Apt. no.

Bismarck, ND 58501

City, town or post office, state, and ZIP code. If you have a foreign address, see page 11.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 9 8 7 - 0 0 - 0 0 0 1

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11) — Note: Checking "Yes" will not change your tax or reduce your refund. ▶

Do you want $1 to go to this fund? — ☐

Report your income

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2.

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) — 1 — 0,0 0 0.0 0

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. — 2 — 0 0 0.0 0

3 Add line 1 and line 2. This is your **adjusted gross income.** — 3 — 0,0 0 0.0 0

Note: You *must check Yes or No.*

4 Can your parents (or someone else) claim you on their return?
☐ Yes. Do worksheet on back; enter amount from line E here.
☒ No. Enter 5,500.00. This is the total of your standard deduction and personal exemption. — 4 — 5,5 0 0.0 0

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** — 5 — 0,0 0 0.0 0

Figure your tax

6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). — 6 — 0,0 0 0.0 0

7 Tax. Use the amount on line 5 to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. — 7 — 0,0 0 0.0 0

Refund or amount you owe

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** — 8 — 0,0 0 0.0 0

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the amount you owe. Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. — 9 — 0,0 0 0.0 0

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Keep a copy of this form for your records.

Your signature — Date 4/15/92

x Pat M Jackson — Your occupation

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Quiz Problem B5

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** — **1991**

OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

LABEL HERE — Print your name: first, initial, last

Home address (number and street). If you have a P.O. box, see page 11. — Apt. no.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 11.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11) — Note: Checking "Yes" will not change your tax or reduce your refund. ▶

Do you want $1 to go to this fund? ☐ Yes ☐ No

Report your income

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2.

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) — 1

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. — 2

3 Add line 1 and line 2. This is your **adjusted gross income.** — 3

Note: *You must check Yes or No.*

4 Can your parents (or someone else) claim you on their return?
☐ Yes. Do worksheet on back; enter amount from line E here.
☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption. — 4

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** — 5

Figure your tax

6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). — 6

7 Tax. Use the amount on line 5 to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. — 7

Refund or amount you owe

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** — 8

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. — 9

Sign your return

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Keep a copy of this form for your records.

Your signature — Date

X — Your occupation

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For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. — Cat. No. 11329W — Form 1040EZ (1991)

Quiz Problem B5

1991 — **Instructions for Form 1040EZ**

Use this form if

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1991.
- Your taxable income (line 5) is less than $50,000.
- You had **only** wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. **Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 158) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	
B. Minimum amount.	B.	550.00
C. Compare the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	
D. Maximum amount.	D.	3,400.00
E. Compare the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from line 5 to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

Quiz Problem B6

Department of the Treasury—Internal Revenue Service

Form 1040EZ — **Income Tax Return for Single Filers With No Dependents** — **1991** — OMB No. 1545-0675

Name & address

Use the IRS label (see page 10). If you don't have one, please print.

Valana Cotton
1720 Jefferson Ave
Atlanta, GA 30305

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

Your social security number: 000 00 6539

Please see instructions on the back. Also, see the Form 1040EZ booklet.

Presidential Election Campaign (see page 11) — Do you want $1 to go to this fund? — Note: Checking "Yes" will not change your tax or reduce your refund. ▶ X

Report your income

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1 — 13,167.00

Attach Copy B of Form(s) W-2 here. Attach tax payment on top of Form(s) W-2

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2 — 17.00

3 Add line 1 and line 2. This is your **adjusted gross income.** 3 — 13,184.00

Note: *You must check Yes or No*

4 Can your parents (or someone else) claim you on their return?
☐ Yes. Do worksheet on back; enter amount from line E here
☐ No. Enter 5,550.00. This is the total of your standard deduction and personal exemption 4 — 3,100.00

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5 — 10,084.00

Figure your tax

6 Enter your **Federal** income tax withheld from Box 9 of your W-2 form(s). 6 — 1,311.00

7 **Tax.** Use the amount on **line 5** to find your tax in the tax table on pages 16-18 of the booklet. Enter the tax from the table on this line. 7 — 1,112.00

Refund or amount you owe

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8 — 199.00

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the amount you owe. Attach your payment for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040EZ" on it. 9

Sign your return

Keep a copy of this form for your records

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature: X Valana Cotton — Date: 4/15/92 — Your occupation: 77

For Privacy Act and Paperwork Reduction Act Notice, see page 4 in the booklet. Cat. No. 11329W Form 1040EZ (1991)

Quiz Problem B6

1991 Instructions for Form 1040EZ

Use this form if

- Your filing status is single.
- You do not claim any dependents.
- You were under 65 and not blind at the end of 1991.
- Your taxable income (line 5) is less than $50,000.
- You had **only wages, salaries, tips, and taxable scholarship or fellowship grants, and your taxable interest income was $400 or less. Caution:** *If you earned tips (including allocated tips) that are not included in Box 13 and Box 14 of your W-2, you may not be able to use Form 1040EZ. See page 12 in the booklet.*
- You did not receive any advance earned income credit payments.

If you are not sure about your filing status, see page 6 in the booklet. If you have questions about dependents, see Tele-Tax (topic no. 155) on page 25 in the booklet.

If you can't use this form, see Tele-Tax (topic no. 152) on page 25 in the booklet.

Completing your return

Please print your numbers inside the boxes. Do not type your numbers. Do not use dollar signs.

Most people can fill out the form by following the instructions on the front. But you will have to use the booklet if you received a scholarship or fellowship grant or tax-exempt interest income (such as on municipal bonds). Also use the booklet if you received a 1099-INT showing income tax withheld (backup withholding) or if you had two or more employers and your total wages were more than $53,400.

Remember, you must report your wages, salaries, and tips even if you don't get a W-2 form from your employer. You must also report all your taxable interest income, including interest from savings accounts at banks, savings and loans, credit unions, etc., even if you don't get a Form 1099-INT.

If you paid someone to prepare your return, that person must also sign it and show other information. See page 15 in the booklet.

Standard deduction worksheet for dependents who checked "Yes" on line 4

Fill in this worksheet to figure the amount to enter on line 4 if someone can claim you as a dependent (even if that person chooses not to claim you).

A. Enter the amount from line 1 on front.	A.	3,467.00
B. Minimum amount.	B.	550.00
C. **Compare** the amounts on lines A and B above. Enter the LARGER of the two amounts here.	C.	3,467.00
D. Maximum amount.	D.	3,400.00
E. **Compare** the amounts on lines C and D above. Enter the SMALLER of the two amounts here and on line 4 on front.	E.	3,400.00

If you checked "No" because no one can claim you as a dependent, enter 5,550.00 on line 4. This is the total of your standard deduction (3,400.00) and personal exemption (2,150.00).

Avoid common mistakes

This checklist is to help you make sure that your form is filled out correctly.

1. Are your name, address, and social security number on the label correct? If not, did you correct the label?
2. If you didn't get a label, did you enter your name, address (including ZIP code), and social security number in the spaces provided on page 1 of Form 1040EZ?
3. Did you check the "Yes" box on line 4 if your parents (or someone else) can claim you as a dependent on their 1991 return (even if they choose not to claim you)? If no one can claim you as a dependent, did you check the "No" box?
4. Did you enter an amount on line 4? If you checked the "Yes" box on line 4, did you fill out the worksheet above to figure the amount to enter? If you checked the "No" box, did you enter 5,550.00?
5. Did you check your computations (additions, subtractions, etc.) especially when figuring your taxable income, Federal income tax withheld, and your refund or amount you owe?
6. Did you use the amount from **line 5** to find your tax in the tax table? Did you enter the correct tax on line 7?
7. Did you attach your W-2 form(s) to the left margin of your return? And, did you sign and date Form 1040EZ and enter your occupation?

Mailing your return

Mail your return by **April 15, 1992.** Use the envelope that came with your booklet. If you don't have that envelope, see page 19 in the booklet for the address to use.

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Quiz Problem C1

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (1) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

LABEL HERE

Your first name and initial: Susan H. — Last name: Thomas — Your social security no.: 312-34-9201

If a joint return, spouse's first name and initial — Last name — Spouse's social security no.

Home address (number and street). (If you have a P.O. box, see page 16.): 903 Sleepy Lane — Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.): Tallahassee, FL 32301

For Privacy Act and Paperwork Reduction Act Notice, see page 8.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: *Checking "Yes" will not change your tax or reduce your refund.*

Step 2 Check your filing status (Check only one.)
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 19.)

Step 3 Figure your exemptions (See page 20.) If more than seven dependents, see page 22.
6a ☒ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2. — No. of boxes checked on 6a and 6b:
b ☐ Spouse
c **Dependents:**

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

No. of your children on 6c who: • lived with you: ___ • didn't live with you due to divorce or separation (see page 22): ___
No. of other dependents listed on 6c: ___
d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed. — Add numbers entered on lines above: 0

Step 4 Figure your total income — Attach Copy B of your Forms W-2 and 1099-R here. — Attach check or money order on top of any Forms W-2 or 1099-R.

7	Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.)	7	
8a	**Taxable** interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.)	8a	
b	**Tax-exempt** interest. (DO NOT include on line 8a.) 8b		
9	Dividends. (If over $400, also complete and attach Schedule 1, Part II.)	9	
10a	Total IRA distributions. 10a	10b **Taxable amount** (see page 27).	10b
11a	Total pensions and annuities. 11a	11b **Taxable amount** (see page 27).	11b
12	Unemployment compensation (insurance) from Form(s) 1099-G.	12	
13a	Social security benefits. 13a	13b **Taxable amount** (see page 31).	13b
14	Add lines 7 through 13b (far right column). This is your **total income.** ▶	14	3,375

Step 5 Figure your adjusted gross income

15a	Your IRA deduction from applicable worksheet. 15a		
b	Spouse's IRA deduction from applicable worksheet. **Note:** *Rules for IRAs begin on page 33.* 15b		
c	Add lines 15a and 15b. These are your **total adjustments.**	15c	
16	Subtract line 15c from line 14. This is your **adjusted gross income.** (If less than $21,250, see "Earned income credit" on page 41.) ▶	16	3,375

Cat. No. 11327A

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Quiz Problem C1

1991 **Form 1040A** — Page 2

Step 6

17	Enter the amount from line 16.	17	3,375
18a	Check if: ☐ You were 65 or older ☐ Blind ☐ Spouse was 65 or older ☐ Blind — **Enter number of boxes checked** ▶ 18a		
b	If your parent (or someone else) can claim you as a dependent, check here ▶ 18b ☐		
c	If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ 18c ☐		

Figure your standard deduction,

19	Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b, go to page 37** to find your standard deduction. **If you checked box 18c, enter -0-.** • Single—$3,400 • Head of household—$5,000 • Married filing jointly or Qualifying widow(er)—$5,700 • Married filing separately—$2,850	19	2,900
20	Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.)	20	475

exemption amount, and taxable income

21	Multiply $2,150 by the total number of exemptions claimed on line 6e.	21	0
22	Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income.** ▶	22	475

Step 7 Figure your tax, credits, and payments — If you want the IRS to figure your tax, see the instructions for line 22 on page 38.

23	Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39)	23	73
24a	Credit for child and dependent care expenses. Complete and attach Schedule 2. 24a		
b	Credit for the elderly or the disabled. Complete and attach Schedule 3. 24b		
c	Add lines 24a and 24b. These are your **total credits.**	24c	
25	Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.)	25	73
26	Advance earned income credit payments from Form W-2.	26	
27	Add lines 25 and 26. This is your **total tax.** ▶	27	73
28a	Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐.) 28a 137		
b	1991 estimated tax payments and amount applied from 1990 return. 28b		
c	**Earned income credit.** Complete and attach Schedule EIC. 28c		
d	Add lines 28a, 28b, and 28c. These are your **total payments.** ▶	28d	137

Step 8 Figure your refund or amount you owe — Attach check or money order on top of Form(s) W-2, etc., on page 1.

29	If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid.**	29	64
30	Amount of line 29 you want **refunded to you.**	30	
31	Amount of line 29 you want **applied to your 1992 estimated tax.** 31		
32	If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it.	32	
33	Estimated tax penalty (see page 43). 33		

Step 9 Sign your return — Keep a copy of this return for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature: Susan H. Thomas — Date: 4/10/92 — Your occupation: Clerk

Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only — Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.

Firm's name (or yours if self-employed) and address — E.I. No. — ZIP code

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Quiz Problem C1

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers ⓜ — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A: Susan T. Thomas — Your social security number: 512 00 0001

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

	1 List name of payer		Amount
	National Bank	1	475 00
2	Add the amounts on line 1	2	475 00
3	Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	-
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a	4	475 00

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

	5 List name of payer		Amount
		5	
6	Add the amounts on line 5. Enter the total here and on Form 1040A, line 9	6	

For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 12075S — Schedule 1 (Form 1040A) 1991

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Quiz Problem C1

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6a.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1	2,900
2. Minimum amount.	2	550.00
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3	2,900
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4	3,400
5. Standard deduction a. Compare the amounts on lines 3 and 4. Enter the **smaller** of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	2,900
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19	5c	

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Quiz Problem C2

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (1) **1991** — OMB No. 1545-0085

Step 1 Label (See page 18.) Use the IRS label. Otherwise, please print or type.

Your first name and initial | Last name | Your social security no.

If a joint return, spouse's first name and initial | Last name | Spouse's social security no.

Home address (number and street). (If you have a P.O. box, see page 18.) | Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 18.)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: *Checking "Yes" will not change your tax or reduce your refund.*

Step 2 Check your filing status (Check only one.)

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 19.)

Step 3 Figure your exemptions (See page 20.)

6a ☐ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2 — No. of boxes checked on 6a and 6b
b ☐ **Spouse** — No. of your children on 6c who:

c **Dependents:**

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

- lived with you
- didn't live with you due to divorce or separation (see page 22)

No. of other dependents listed on 6c

If more than seven dependents, see page 23.

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐

Add numbers entered on lines above ▶ 0

e Total number of exemptions claimed

Step 4 Figure your total income

7	Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.)	7	3,206
8a	**Taxable** interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.)	8a	142
b	**Tax-exempt** interest. (DO NOT include on line 8a.) 8b		
9	Dividends. (If over $400, also complete and attach Schedule 1, Part II.)	9	
10a	Total IRA distributions 10a	10b	**Taxable amount** (see page 27) 10b
11a	Total pensions and annuities 11a	11b	**Taxable amount** (see page 27) 11b
12	Unemployment compensation (insurance) from Form(s) 1099-G.	12	
13a	Social security benefits 13a	13b	**Taxable amount** (see page 31) 13b
14	Add lines 7 through 13b (far right column). This is your **total income.** ▶	14	3,348

Attach Copy B of your Forms W-2 and 1099-R here.

Attach check or money order on top of any Forms W-2 or 1099-R.

Step 5 Figure your adjusted gross income

15a	Your IRA deduction from applicable worksheet 15a		
b	Spouse's IRA deduction from applicable worksheet. **Note:** *Rules for IRAs begin on page 33.* 15b		
c	Add lines 15a and 15b. These are your **total adjustments.**	15c	0
16	Subtract line 15c from line 14. This is your **adjusted gross income.** (If less than $21,250, see "Earned income credit" on page 41.) ▶	16	3,348

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Quiz Problem C2

1991 **Form 1040A** Page 2

Step 6 Figure your standard deduction, exemption amount, and taxable income

17	Enter the amount from line 16	17	3,348
18a	Check if: ☐ You were 65 or older ☐ Blind; ☐ Spouse was 65 or older ☐ Blind. **Enter number of boxes checked** ▶ 18a		0
b	If your parent (or someone else) can claim you as a dependent, check here ▶ 18b ☐		
c	If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ 18c ☐		
19	Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b,** go to page 37 to find your standard deduction. **If you checked box 18c,** enter -0-. • Single—$3,400 • Head of household—$5,000 • Married filing jointly or Qualifying widow(er)—$5,700 • Married filing separately—$2,850	19	3,400
20	Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.)	20	-52
21	Multiply $2,150 by the total number of exemptions claimed on line 6e	21	0
22	Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income.** ▶	22	[illegible]

Step 7 Figure your tax, credits, and payments

If you want the IRS to figure your tax, see the instructions for line 22 on page 38.

23	Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39)	23	0
24a	Credit for child and dependent care expenses. Complete and attach Schedule 2. 24a		
b	Credit for the elderly or the disabled. Complete and attach Schedule 3. 24b		
c	Add lines 24a and 24b. These are your **total credits.**	24c	0
25	Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.)	25	0
26	Advance earned income credit payments from Form W-2.	26	
27	Add lines 25 and 26. This is your **total tax.** ▶	27	0
28a	**Total Federal income tax withheld.** (If any tax is from Form(s) 1099, check here ▶ ☐) 28a		220.00
b	1991 estimated tax payments and amount applied from 1990 return. 28b		
c	**Earned income credit.** Complete and attach Schedule EIC. 28c		
d	Add lines 28a, 28b, and 28c. These are your **total payments.** ▶	28d	220.00

Step 8 Figure your refund or amount you owe

29	If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid.**	29	220.00
30	Amount of line 29 you want **refunded to you.**	30	220.00
31	Amount of line 29 you want **applied to your 1992 estimated tax.** 31		
32	If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it.	32	
33	Estimated tax penalty (see page 43) 33		

Attach check or money order on top of Form(s) W-2, etc., on page 1.

Step 9 Sign your return

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Keep a copy of this return for your records.

Your signature — Date 4/10/94 — Your occupation Clerk

Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only

Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.

Firm's name (or yours if self-employed) and address — E.I. No. — ZIP code

C 4

Quiz Problem C2

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (1) — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A: James C. Poor — Your social security number: 987 00 6042

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: If you received a Form 1099–INT, Form 1099–OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.

	1 List name of payer		Amount
	First Commercial Bank	1	442 00
2	Add the amounts on line 1.	2	442 00
3	Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a.	4	442 00

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: If you received a Form 1099–DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.

	5 List name of payer		Amount
		5	
6	Add the amounts on line 5. Enter the total here and on Form 1040A, line 9.	6	

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For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 12075S — Schedule 1 (Form 1040A) 1991

Quiz Problem C2

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)
Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1.	2,800
2. Minimum amount.	2.	550.00
3. Compare the amounts on lines 1 and 2. Enter the larger of the two amounts here.	3.	2,800
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4.	3,400
5. **Standard deduction** a. Compare the amounts on lines 3 and 4. Enter the smaller of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	2,800
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19	5c	

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Quiz Problem C3

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (1) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

Your first name and initial: Jane A. — Last name: [illegible]

If a joint return, spouse's first name and initial — Last name

Home address (number and street). (If you have a P.O. box, see page 16.): 1100 Maitland Avenue — Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.): Philadelphia PA 19104

Your social security no.: [illegible]

Spouse's social security no.

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☒ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: *Checking "Yes" will not change your tax or reduce your refund.*

Step 2 Check your filing status (Check only one.)
1 ☑ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19 ____). (See page 19.)

Step 3 Figure your exemptions (See page 20.)
6a ☐ Yourself. If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2. — No. of boxes checked on 6a and 6b
b ☐ Spouse
c Dependents:

(1) Name (first, initial, and last name)	(2) Check if under age 1	(3) If age 1 or older, dependent's social security number	(4) Dependent's relationship to you	(5) No. of months lived in your home in 1991

No. of your children on 6c who: lived with you ____; didn't live with you due to divorce or separation (see page 20) ____
No. of other dependents listed on 6c ____
Add numbers entered on lines above: 0

If more than seven dependents, see page 22.

d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed

Step 4 Figure your total income
Attach Copy B of your Forms W-2 and 1099-R here.
7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.) — 7 2,505
8a **Taxable** interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.) — 8a
b **Tax-exempt** interest. (DO NOT include on line 8a.) — 8b
9 Dividends. (If over $400, also complete and attach Schedule 1, Part II.) — 9
Attach check or money order on top of any Forms W-2 or 1099-R.
10a Total IRA distributions — 10a — 10b **Taxable amount** (see page 27) — 10b
11a Total pensions and annuities — 11a — 11b **Taxable amount** (see page 27) — 11b
12 Unemployment compensation (insurance) from Form(s) 1099-G — 12
13a Social security benefits — 13a — 13b **Taxable amount** (see page 31) — 13b
14 Add lines 7 through 13b (far right column). This is your **total income**. ▶ — 14 2,505

Step 5 Figure your adjusted gross income
15a Your IRA deduction from applicable worksheet — 15a
b Spouse's IRA deduction from applicable worksheet. Note: *Rules for IRAs begin on page 33.* — 15b
c Add lines 15a and 15b. These are your **total adjustments**. — 15c 0
16 Subtract line 15c from line 14. This is your **adjusted gross income**. (If less than $21,250, see "Earned income credit" on page 41.) ▶ — 16 2,505

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Quiz Problem C3

1991 Form 1040A — Page 2

Step 6
17 Enter the amount from line 16 — 17
18a Check if: ☐ You were 65 or older ☐ Blind; ☐ Spouse was 65 or older ☐ Blind. **Enter number of boxes checked** ▶ — 18a
b If your parent (or someone else) can claim you as a dependent, check here ▶ — 18b ☒
c If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ — 18c ☐

Figure your standard deduction,
19 Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b,** go to page 37 to find your standard deduction. **If you checked box 18c,** enter -0-.
• Single—$3,400 • Head of household—$5,000
• Married filing jointly or Qualifying widow(er)—$5,700
• Married filing separately—$2,850 — 19 3,400

exemption amount, and taxable income
20 Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.) — 20 405
21 Multiply $2,150 by the total number of exemptions claimed on line 6e — 21 0
22 Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income**. ▶ — 22 405

Step 7 Figure your tax, credits, and payments
23 Find the tax on the amount on line 22. Check if from: ☒ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39) — 23 62
24a Credit for child and dependent care expenses. Complete and attach Schedule 2. — 24a
b Credit for the elderly or the disabled. Complete and attach Schedule 3. — 24b
c Add lines 24a and 24b. These are your **total credits**. — 24c 0
25 Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.) — 25 62
26 Advance earned income credit payments from Form W-2 — 26
27 Add lines 25 and 26. This is your **total tax**. ▶ — 27 62

If you want the IRS to figure your tax, see the instructions for line 22 on page 39.

28a Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐) — 28a 0
b 1991 estimated tax payments and amount applied from 1990 return — 28b
c **Earned income credit.** Complete and attach Schedule EIC. — 28c
d Add lines 28a, 28b, and 28c. These are your **total payments**. ▶ — 28d 0

Step 8 Figure your refund or amount you owe
29 If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid**. — 29
30 Amount of line 29 you want **refunded to you**. — 30
31 Amount of line 29 you want **applied to your 1992 estimated tax**. — 31
Attach check or money order on top of Form(s) W-2, etc., on page 1.
32 If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it. — 32 62
33 **Estimated tax penalty** (see page 43) — 33

Step 9 Sign your return
Keep a copy of this return for your records.
Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.
Your signature: Jane A. Olsen — Date: 4/15/92 — Your occupation
Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only
Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.
Firm's name (or yours if self-employed) and address — E.I. No. — ZIP code

Quiz Problem C3

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (1) — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A — Your social security number

Part I — **Interest Income** (See pages 28 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:

- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

	1 List name of payer		Amount
		1	
2	Add the amounts on line 1	2	
3	Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a	4	

Part II — **Dividend Income** (See pages 28 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

	5 List name of payer		Amount
		5	
6	Add the amounts on line 5. Enter the total here and on Form 1040A, line 9	6	

For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 13075S — Schedule 1 (Form 1040A) 1991

Quiz Problem C3

Standard Deduction Chart for People Age 65 or Older or Blind

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A. ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1	[illegible]
2. Minimum amount	2	550.00
3. Compare the amounts on lines 1 and 2. Enter the **larger** of the two amounts here	3	[illegible]
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4	[illegible]
5. **Standard deduction** a. Compare the amounts on lines 3 and 4. Enter the **smaller** of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	[illegible]
b. If 65 or older or blind, multiply $850 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19	5c	

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BEST COPY AVAILABLE

Quiz Problem C4

Form **1040A** — Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (7) **1991** — OMB No. 1545-0085

Step 1 Label (See page 16.) Use the IRS label. Otherwise, please print or type.

Your first name and initial | Last name | Your social security no.

If a joint return, spouse's first name and initial | Last name | Spouse's social security no.

Home address (number and street). (If you have a P.O. box, see page 16.) | Apt. no.

City, town or post office, state, and ZIP code. (If you have a foreign address, see page 16.)

For Privacy Act and Paperwork Reduction Act Notice, see page 8.

Presidential Election Campaign Fund (see page 17)
Do you want $1 to go to this fund? ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? ☐ Yes ☐ No
Note: Checking "Yes" will not change your tax or reduce your refund.

Step 2 Check your filing status (Check only one.)
1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security number above and spouse's full name here ▶
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here ▶
5 ☐ Qualifying widow(er) with dependent child (year spouse died ▶ 19). (See page 19.)

Step 3 Figure your exemptions (See page 20.) If more than seven dependents, see page 23.

6a ☐ **Yourself.** If your parent (or someone else) can claim you as a dependent on his or her tax return, do not check box 6a. But be sure to check the box on line 18b on page 2 — No. of boxes checked on 6a and 6b
b ☐ Spouse
c **Dependents:** (1) Name (first, initial, and last name) | (2) Check if under age 1 | (3) If age 1 or older, dependent's social security number | (4) Dependent's relationship to you | (5) No. of months lived in your home in 1991 — No. of your children on 6c who: • lived with you • didn't live with you due to divorce or separation (see page 23) — No. of other dependents listed on 6c
d If your child didn't live with you but is claimed as your dependent under a pre-1985 agreement, check here ▶ ☐
e Total number of exemptions claimed. — Add numbers entered on lines above

Step 4 Figure your total income

7 Wages, salaries, tips, etc. This should be shown in Box 10 of your W-2 form(s). (Attach Form(s) W-2.) — 7
8a **Taxable** interest income (see page 26). (If over $400, also complete and attach Schedule 1, Part I.) — 8a
b **Tax-exempt** interest. (DO NOT include on line 8a.) — 8b
9 Dividends. (If over $400, also complete and attach Schedule 1, Part II.) — 9
10a Total IRA distributions. — 10a — 10b Taxable amount (see page 27). — 10b
11a Total pensions and annuities. — 11a — 11b Taxable amount (see page 27). — 11b
12 Unemployment compensation (insurance) from Form(s) 1099-G. — 12
13a Social security benefits. — 13a — 13b Taxable amount (see page 31). — 13b
14 Add lines 7 through 13b (far right column). This is your **total income.** ▶ — 14

Attach Copy B of your Forms W-2 and 1099-R here. Attach check or money order on top of any Forms W-2 or 1099-R.

Step 5 Figure your adjusted gross income

15a Your IRA deduction from applicable worksheet. — 15a
b Spouse's IRA deduction from applicable worksheet. **Note:** *Rules for IRAs begin on page 33.* — 15b
c Add lines 15a and 15b. These are your **total adjustments.** — 15c
16 Subtract line 15c from line 14. This is your **adjusted gross income.** (If less than $21,250, see "Earned income credit" on page 41.) ▶ — 16

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Quiz Problem C4

1991 Form 1040A Page 2

Step 6

17 Enter the amount from line 16. — 17
18a Check if: ☐ You were 65 or older ☐ Blind ☐ Spouse was 65 or older ☐ Blind — **Enter number of boxes checked** ▶ — 18a
b If your parent (or someone else) can claim you as a dependent, check here ▶ — 18b ☐
c If you are married filing separately and your spouse files Form 1040 and itemizes deductions, see page 37 and check here ▶ — 18c ☐

Figure your standard deduction, exemption amount, and taxable income

19 Enter the **standard deduction** shown below for your filing status. **But if you checked any box on line 18a or b,** go to page 37 to find your standard deduction. **If you checked box 18c,** enter -0-.
• Single—$3,400 • Head of household—$5,000
• Married filing jointly or Qualifying widow(er)—$5,700
• Married filing separately—$2,850 — 19 — 3,400
20 Subtract line 19 from line 17. (If line 19 is more than line 17, enter -0-.) — 20 — 0
21 Multiply $2,150 by the total number of exemptions claimed on line 6e. — 21 — 2,150
22 Subtract line 21 from line 20. (If line 21 is more than line 20, enter -0-.) This is your **taxable income.** ▶ — 22 — 0

Step 7 Figure your tax, credits, and payments

23 Find the tax on the amount on line 22. Check if from: ☐ Tax Table (pages 44–49) or ☐ Form 8615 (see page 39) — 23 — 0
24a Credit for child and dependent care expenses. Complete and attach Schedule 2. — 24a
b Credit for the elderly or the disabled. Complete and attach Schedule 3. — 24b
c Add lines 24a and 24b. These are your **total credits.** — 24c
25 Subtract line 24c from line 23. (If line 24c is more than line 23, enter -0-.) — 25
26 Advance earned income credit payments from Form W-2. — 26
27 Add lines 25 and 26. This is your **total tax.** ▶ — 27 — 0

If you want the IRS to figure your tax, see the instructions for line 22 on page 38.

28a Total Federal income tax withheld. (If any tax is from Form(s) 1099, check here ▶ ☐.) — 28a — 101
b 1991 estimated tax payments and amount applied from 1990 return. — 28b
c **Earned income credit.** Complete and attach Schedule EIC. — 28c
d Add lines 28a, 28b, and 28c. These are your **total payments.** ▶ — 28d — 101.00

Step 8 Figure your refund or amount you owe

29 If line 28d is more than line 27, subtract line 27 from line 28d. This is the amount you **overpaid.** — 29 — 101.00
30 Amount of line 29 you want **refunded to you.** — 30 — 101.00
31 Amount of line 29 you want **applied to your 1992 estimated tax.** — 31
32 If line 27 is more than line 28d, subtract line 28d from line 27. This is the **amount you owe.** Attach check or money order for full amount payable to the "Internal Revenue Service." Write your name, address, social security number, daytime phone number, and "1991 Form 1040A" on it. — 32
33 Estimated tax penalty (see page 43). — 33

Attach check or money order on top of Form(s) W-2, etc., on page 1.

Step 9 Sign your return Keep a copy of this return for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature: Gayle A Broncucci — Date: 4/15/9 — Your occupation: Clerk
Spouse's signature (if joint return, BOTH must sign) — Date — Spouse's occupation

Paid preparer's use only
Preparer's signature — Date — Check if self-employed ☐ — Preparer's social security no.
Firm's name (or yours, if self-employed) and address — E.I. No. — ZIP code

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Quiz Problem C4

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (T) — **1991** — OMB No. 1545-0085

Name(s) shown on Form 1040A — Your social security number

Part I — **Interest Income** (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:
- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

		Amount
1 List name of payer		
FIZ Credit Union	1	457
2 Add the amounts on line 1	2	457
3 Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A.	3	
4 Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a	4	457

Part II — **Dividend Income** (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

		Amount
5 List name of payer	5	
6 Add the amounts on line 5. Enter the total here and on Form 1040A, line 9	6	

For Paperwork Reduction Act Notice, see Form 1040A instructions. — Cat. No. 12075R — Schedule 1 (Form 1040A) 1991

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Quiz Problem C5

Schedule 1 (Form 1040A) — Department of the Treasury—Internal Revenue Service

Interest and Dividend Income for Form 1040A Filers (0) **1991**

OMB No. 1545-0085

Name(s) shown on Form 1040A: Michael H. Isenti — Your social security number: 9[illegible]

Part I Interest Income (See pages 26 and 50.)

Complete this part and attach Schedule 1 to Form 1040A if:

- You have over $400 in taxable interest, or
- You are claiming the exclusion of interest from series EE U.S. savings bonds issued after 1989.

If you are claiming the exclusion or you received, as a nominee, interest that actually belongs to another person, see page 50.

Note: *If you received a Form 1099-INT, Form 1099-OID, or substitute statement, from a brokerage firm, enter the firm's name and the total interest shown on that form.*

	1 List name of payer		Amount
	First Bank	1	[illegible]
2	Add the amounts on line 1	2	[illegible]
3	Enter the excludable savings bond interest, if any, from Form 8815, line 14. Attach Form 8815 to Form 1040A	3	
4	Subtract line 3 from line 2. Enter the result here and on Form 1040A, line 8a	4	[illegible]

Part II Dividend Income (See pages 26 and 51.)

Complete this part and attach Schedule 1 to Form 1040A if you received over $400 in dividends.

If you received, as a nominee, dividends that actually belong to another person, see page 51.

Note: *If you received a Form 1099-DIV, or substitute statement, from a brokerage firm, enter the firm's name and the total dividends shown on that form.*

	5 List name of payer		Amount
		5	
6	Add the amounts on line 5. Enter the total here and on Form 1040A, line 9	6	

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For Paperwork Reduction Act Notice, see Form 1040A Instructions. Cat. No. 12075R — Schedule 1 (Form 1040A) 1991

Quiz Problem C5

Standard Deduction Chart for People Age 65 or Older or Blind

If someone can claim you as a dependent, use the worksheet below, instead.

Enter the number from the box on line 18a of Form 1040A ▶ ☐ **Caution:** *Do not use the number of exemptions from line 6e.*

If your filing status is:	and the number in the box above is:	enter on Form 1040A, line 19:
Single	1	$4,250
	2	$5,100
Married filing a joint return or Qualifying widow(er) with dependent child	1	$6,350
	2	$7,000
	3	$7,650
	4	$8,300
Married filing a separate return	1	$3,500
	2	$4,150
	3	$4,800
	4	$5,450
Head of household	1	$5,850
	2	$6,700

Standard Deduction Worksheet for Dependents

Standard Deduction Worksheet for Dependents (keep for your records)

Use this worksheet ONLY if someone can claim you as a dependent.

1. Enter the amount from Form 1040A, line 7. If none, enter -0-	1	2,450
2. Minimum amount	2	550.00
3. Compare the amounts on lines 1 and 2. Enter the **larger** of the two amounts here	3	2,450
4. Enter on line 4 the amount shown below for your filing status. • Single, enter $3,400 • Married filing a separate return, enter $2,850 • Married filing a joint return, or qualifying widow(er) with dependent child, enter $5,700 • Head of household, enter $5,000	4	3,400
5. **Standard deduction** a. Compare the amounts on lines 3 and 4. Enter the **smaller** of the two amounts here. If under 65 and not blind, stop here and enter this amount on Form 1040A, line 19. Otherwise, go to line 5b.	5a	2,450
b. If 65 or older or blind, multiply $650 ($650 if married filing a joint or separate return, or qualifying widow(er) with dependent child) by the number on Form 1040A, line 18a. Enter the result.	5b	
c. Add lines 5a and 5b. Enter the total here and on Form 1040A, line 19	5c	

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